

**INFLUENCE OF WORKPLACE WELLNESS PROGRAMS ON
EMPLOYEE PRODUCTIVITY AT LISTED COMMERCIAL BANKS IN
KAMPALA, UGANDA.**

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MBA/148339/22

**DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF MASTERS IN BUSINESS
ADMINISTRATION AT STRATHMORE BUSINESS SCHOOL,
STRATHMORE UNIVERSITY**

DECEMBER 2024

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 thesis contains no material previously published or written by another person except where due reference is made in the proposal itself.

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DEDICATION

This thesis is dedicated to my late Father, Benjamin Kivila, who inculcated the drive to pursue the highest level of education and to my dearest Mother, Agnes Mueni Kivila, whose deep encouragement, and unceasing prayers have seen me through this journey.



ACKNOWLEDGEMENT

I praise God Almighty for His divine love, protection, and provision throughout this journey. I am deeply grateful to my dearest Mother and Siblings for their unwavering support.

In a special way I acknowledge my supervisor, Dr. Tecla Kivuli, with immense gratitude for patiently guiding me through this research process. Not only was she available to provide intellectual guidance with laser attention, but she was also a voice of encouragement on daunting days when I felt overwhelmed with deadlines.

I would like to thank all the staff of Bank of Baroda, DFCU, Equity, KCB, and Stanbic in Uganda, who voluntarily and within a short period of time responded to the online and physical data collection tool. I am heavily indebted to the bank management teams who accorded me the necessary approvals and support to conduct the study. To the entire management and staff of Strathmore Business School, thank you for your immeasurable supervisory support during this process. Lastly, I am deeply grateful for the supportive role played by all my classmates and friends in this journey.



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LIST OF ACRONYMS

APA	American Psychological Association
BPS	Biopsychosocial
CMA	Capital Markets Authority
EAP	Employee Assistance Program
HR	Human Resource
ILO	International Labor Organization
IRB	Institutional Review Board
ISIN	International Securities Identification Number
NCD	Non-Communicable Disease
OECD	Organization for Economic Co-operation and Development
SDT	Social Determination Theory
UK	United Kingdom
USA	United States of America
USE	Uganda Securities Exchange
WHO	World Health Organization
WWP	Workplace Wellness Program

ABSTRACT

Workplace Wellness Programs (WWPs) are pivotal in addressing organizational challenges, particularly within the banking sector, where employee productivity is a critical determinant of operational success and performance outcomes. Despite the growing adoption of WWPs globally, limited research exists on their impact in low-resource, high-pressure environments like Uganda. Uganda's banking sector faces significant pressures, with three tier-1 banks downgraded, one bank voluntarily exiting the market, and two others acquired by foreign entities. These dynamics prompted an investigation into the influence of WWPs on employee productivity within listed commercial banks in Kampala, Uganda. Guided by three specific objectives this study examined the influence of physical, mental, and social wellness interventions on employee productivity. The Biopsychosocial Theory served as the foundational framework for multi-faceted wellness interventions, complemented by the Self Determination Theory which underscored job satisfaction and motivation. The study adopted a cross-sectional descriptive survey design characterized by a quantitative research method approach. The study involved staff from listed commercial banks in Uganda and simple random sampling was employed in identifying the 337 employees from a population of 2159. The study collected primary data through an online and physical self-administered structured questionnaire. The reliability and validity scored above the minimum of 0.7 ensuring both parameters were met by the study. The study employed quantitative data analysis accomplished using statistical package for social scientists (SPSS version 27) to process mean, standard deviation, percentages, frequencies, correlation, and regressions. The findings revealed a positive and significant relationship between WWPs and employee productivity, with social wellness interventions being the strongest predictor, followed by physical and mental wellness interventions respectively. The combined predictors accounted for 31.2% of the variance in employee productivity within listed commercial banks in Kampala, Uganda. This study bridges a critical gap in understanding the role of WWPs in low-resource, high-pressure banking environments, offering new insights into how targeted wellness strategies can drive organizational success. Based on the findings, the study recommends that bank management prioritize comprehensive wellness programs, particularly those emphasizing social well-being, to enhance employee productivity. The bank staff are encouraged to participate in the various components of WWPs to maximize individual and organizational productivity. Despite its valuable contributions to academic literature and actionable insights for policymakers and industry practitioners, the study is limited by its reliance on statistical data without descriptive narratives, its focus on listed banks which have more structured and regulated environments, and the absence of longitudinal analysis to capture trends over time.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Workplace wellness programs (WWPs) have progressively been introduced by employers globally in an effort to mitigate rising health care expenses and enhance employee productivity across various industries (Jacobs, Yaquian, Burke, Rouse, & Zaric, 2017). Jones et al. (2019) suggest that the workplace, where employees dedicate a significant portion of their waking hours, serves as a crucial setting for fostering healthy lifestyles. This finding aligns with the International Labor Organization (ILO) statistics indicating that full-time workers worldwide typically dedicate about 1,763 hours to work each year (ILO, 2019). In Uganda, employees are anticipated to spend an average of 2,173 hours annually at work, surpassing the Sub-Saharan average of 1,865 hours (ILO, 2024). Consequently, organizational performance hinges significantly on the individual productivity levels exhibited by their workforce (Prakash, Jha, Prasad, & Singh, 2017) with Beloor et al. (2017) recognizing employees as the fundamental resource of organizations and advocating for the essential inclusion of human factors in job design and the work environment. Sgarbossa et al. (2020) postulate that health is one of those human factors necessary for employee performance.

The World Health Organization (1946) defines health as a state of complete physical, mental, and social wellbeing and not merely the absence of infirmity. Therefore suboptimal health and wellbeing in the workplace results in heightened absenteeism and adverse impacts at individual, organizational and societal scales (Doorgapersad, 2023). Globally, the World Health Organization (WHO) reveals that approximately 2 million individuals succumb to work-related illnesses, injuries, and accidents annually (WHO, 2024). In the United Kingdom (UK), about 1.7 million workers suffer from a work-related illness, with 822,000 suffering from non-communicable diseases (NCDs) like stress or metabolic disorders (Health and Safety Executive, 2022).

Alkhatib et al. (2021) postulate that lifestyle interventions, including WWPs, effectively address NCD risk factors such as sedentary behavior, unhealthy diets, and stress within low- and middle-income African nations grappling with limited healthcare resources. These wellness programs are broadly categorized into physical wellness interventions (e.g., physical activity and nutritional education), mental wellness interventions (e.g., counseling and mental health education), and social wellness interventions (e.g., team-building activities and flexible work arrangements). By

addressing these dimensions, WWPs aim to enhance employee well-being and productivity comprehensively.

Furthermore, Song and Baicker (2021) posit that for each dollar invested in WWPs, employers experience a reduction in absenteeism costs by around \$2.73 and insurance costs by approximately \$3.27. Therefore, organizations that incorporate WWPs achieve improved employee health, increased employee productivity and decrease healthcare costs (Chawla, Sareen, & Gupta, 2022).

1.1.1 Workplace Wellness Programs

Workplace Wellness Programs (WWPs) are structured employer-sponsored initiatives or policies designed to support employees in adopting and sustaining healthy behaviors. These programs aim to mitigate health risks, enhance quality of life, and optimize individual effectiveness, ultimately contributing to organizational performance (Ott-Holland, Shepherd, & Ryan, 2019). Similarly, the World Health Organization (WHO) defines healthy workplaces as environments where employers and employees collaborate to promote and protect workers' health, safety, and well-being while maximizing productivity (WHO, 2010). Punnett et al. (2020) endorse this holistic approach in implementing WWPs because it emphasizes the integration of health and safety into the organization's policies, practices, and culture, with a focus on promoting physical, mental, and social well-being.

Expanding on this concept, Chawla et al. (2022) define WWPs as initiatives aimed at enhancing employees' personal and professional well-being, operationalized in their systematic review across four dimensions: emotional, intellectual, social, and financial wellness. Similarly, Baid, Hayles, and Finkelstein (2021) define WWPs as comprehensive strategies to mitigate modifiable health risks, including obesity, stress, and sedentary behavior, operationalized through interventions focused on physical activity, healthy diets, and substance abuse prevention (tobacco and alcohol). Peñalvo et al. (2021) further highlight that WWPs encompass diverse multicomponent employee initiatives, including health risk assessments, weight management programs, and mental health counseling, operationalized to focus on interventions improving diet, weight management, and cardiometabolic risk factors.

Recent trends as posited by Tessema et al. (2022) further highlight the relevance of WWPs, particularly during the COVID-19 pandemic, where organizations prioritized employee wellness

to sustain performance amidst uncertainty and enhance their reputation as empathetic entities. Globally, WWP's have become essential strategies for addressing workplace challenges. In the United States of America (USA), a national survey revealed that 4 out of 5 large employers implemented at least one wellness initiative by 2018, with 72% offering multi-component programs (Kaiser Family Foundation, 2019). Pollitz and Rae (2020) reported that the adoption rate surged from 48% in 2014 to 84% by 2019, driven by guidelines from the Affordable Care Act, the Centers for Disease Control and Prevention (CDC), and World Health Organization WHO advocating the integration of WWP's into national public health strategies.

In Africa, WWP's have gained traction, particularly in Kenya, where 85% of corporate entities have implemented wellness programs to improve employee welfare (Kariuki & Wamwayi, 2023). Tuwai et al. (2015) investigated the effects of various aspects of wellness programs on employee productivity in Kenya's banking sector, while Mungania et al. (2016) explored their influence on performance. Kariuki et al. (2023) examined the impact of WWP's on the performance of banks listed on the Nairobi Securities Exchange. However, in Uganda, research on WWP's remains limited, particularly in the banking sector, underscoring the need for this study to fill this gap.

This study operationalized WWP's by focusing on three core dimensions: physical wellness, mental wellness, and social wellness. Physical wellness involves maintaining optimal bodily function through regular physical activity, proper nutrition, and avoidance of harmful habits or substances (Wickramaratne, Phuoc, & Albattat, 2020). Mental wellness is state of optimal psychological health in which the individual acknowledges and utilizes their personal capabilities, effectively manages typical life pressures, maintains productivity and efficiency in their endeavors, and actively contributes to the community (Follmer & Jones, 2018). Social wellness can be defined as our capacity to engage proficiently with individuals in our vicinity and to establish a network of support comprising both family and friends, fostering connection and a sense of belonging vital in promoting overall well-being (Melnyk & Neale, 2018). Together, these dimensions form the foundation for examining WWP's influence on employee productivity in Uganda's banking sector. These dimensions are essential for addressing challenges in Uganda's banking sector, characterized by demanding work environments, high levels of stress, and the need for sustained employee

productivity. By investigating these dimensions, this study aims to address gaps in understanding the influence of WWPs on employee productivity in listed banks in Kampala, Uganda.

1.1.2 Employee Productivity

Employee productivity is widely acknowledged as a pivotal factor influencing organizational performance (Prakash, Jha, Prasad, & Singh, 2017). It is generally defined by Pritchard et al. (2008) as an assessment of both the quantity and quality of work accomplished (output), in relation to the resources expended (input). This view is echoed by Yunus and Ernawati (2018), who describe the productivity of knowledge workers, such as those in the banking sector, as an individual's capacity to generate products or services with the intention of achieving specific financial and non-monetary goals within an organizational framework. Referring to the rigorous demands inherent in banking occupations and the high-pressure work environment globally, Muhammad et al. (2021) emphasize the importance of augmenting employee productivity to sustain competitiveness.

Building on these definitions, Good et al. (2022) define employee productivity as the extent to which an individual effectively fulfills their assigned responsibilities, contributing to organizational goals through efficient utilization of time and resources. Similarly, Perumal and Aithal (2023) conceptualize employee productivity in banking institutions as a multidimensional construct encompassing metrics such as job performance, absenteeism rates, customer satisfaction, and efficiency. From a behavioral perspective, Nikmanesh et al. (2023), highlight job satisfaction and job motivation as integral components of employee productivity, where job satisfaction reflects the degree to which employees find fulfillment in their roles, and job motivation captures the interplay of intrinsic and extrinsic factors that drive work-related behavior.

Furthering the discussion, Singh et al. (2022) define employee productivity as the time actively spent on task execution, operationalized through task completion rates, time utilization, and output quality and quantity. Naeem and Ozuem (2021) focus on the role of technology, defining employee productivity as the efficiency gained through its adoption, operationalized by reduced task completion times, minimized effort (physical or cognitive), and enhanced collaboration through team output and problem-solving improvements. Coker (2011) provides a broader perspective, defining employee productivity as the level of individual performance in relation to attendance,

work quality, personal factors and the capacity of performance, operationalized using metrics like attendance records, task scope, and individual characteristics such as motivation and health.

Within the banking sector, numerous research endeavors have scrutinized the effects of diverse factors on employee productivity. Ssendagi et al. (2024) in Uganda, Makambe et al. (2020) in Botswana, Magasi (2021) in Tanzania and Agarwal (2020) in United Arab Emirates delineated the impact of leadership styles on employee performance within their respective commercial banking contexts. In Nigeria, Alabi et al. (2022) found that non-financial rewards exert a significant influence on employees' performance, whereas Okolocha et al. (2022) demonstrated that the psychosocial environment and work-life balance influence job performance within five commercial banks. Specific to WWP, Waithanji et al. (2023) and Tuwai et al. (2015) observed a notable correlation of multiple dimensions of employee wellness, and productivity among senior HR managers in Kenyan banks. Mungania et al. (2016) established a favorable and quantifiable correlation between WWP and employee performance across 43 Kenyan, a finding corroborated by Kariuki et al. (2023) in 11 listed banks in Nairobi County, Kenya. These studies underscore the significance of wellness programs in enhancing employee productivity.

Despite extensive research on factors influencing employee productivity globally, studies exploring the specific impact of Workplace Wellness Programs (WWPs) on employee productivity in Uganda remain limited. This study addresses this gap by examining the influence of WWP on employee productivity in listed banks in Kampala, Uganda. This study operationalized employee productivity through two core metrics: job satisfaction and job motivation. Job Satisfaction the extent to which employees feel content and fulfilled with their job roles, encompassing their feelings about the work itself, the work environment, and their relationships within the organization (Judge , Weiss , Kammeyer-Mueller , & Hulin , 2017). Job motivation is the combination of internal aspirations and external stimuli that influence an employee's behavior, engagement, and productivity in the workplace, including monetary and non-monetary rewards (Good, Hughes, Kirca, & McGrath, 2022). By focusing on these metrics, this study seeks to address gaps in understanding productivity within Uganda's banking sector, particularly the role of WWP in fostering employee satisfaction and motivation.

1.1.3 Listed Commercial Banks in Uganda

In Uganda, the banking sector has experienced substantial growth over the last two decades; an increase from 20 commercial banks with a collective asset base of UGX 1.35 trillion to 25 commercial banks with a combined asset base of UGX 38.30 trillion by the year 2020. This translates to an average asset per regulated bank of UGX 1.53 trillion in 2020 (Bank of Uganda , 2020). The development of the domestic industry from 1906 onwards was characterized by the founding of the National Bank of India, which was subsequently renamed Grindlays Bank (Bategeka & Okumu, 2010). In 1966, the Bank of Uganda (BOU) assumed the supervisory responsibilities of the central bank, including the oversight of currency issuance and foreign exchange management across all financial institutions (BOU, 1993). The landscape witnessed growth with the establishment of Uganda Commercial Bank and Uganda Development Bank in 1972, resulting in the predominance of state-owned banks, alongside the East African Development Bank, which was founded in 1967 (Mlachila, et al., 2013). As per the licensing policy established by the Bank of Uganda (BOU , 2021), commercial banks are authorized to offer current, savings, and fixed deposit accounts to both individual and corporate clients, denominated in local and foreign currencies. Given that the asset base of banks heavily relies on customer deposits, a crucial metric for assessing bank performance the Deposit Protection Fund of Uganda (2024) ensures increased protection of public funds. Driven by issues related to transparency, disclosure, and corporate governance, ten banks were unfortunately declared insolvent between 1993 and 2016 (Nsubuga , 2022) with the notable instance of Crane Bank undergoing liquidation and subsequently being acquired by DFCU Bank (Mugarura & Namanya, 2020). To mitigate future catastrophes in the banking sector, the Capital Markets Authority (2019) advocates for mandatory domestic listing of tier 1 commercial banks on the Uganda Securities Exchange (USE). Currently only five (5) banks are listed in the Uganda Securities Exchange (USE); Bank of Baroda, DFCU bank, Equity Bank, KCB Bank, Stanbic Bank (USE, 2024).

Bank of Uganda (BOU) has bolstered its supervisory role to ensure the stability of banks by implementing rigorous regulatory measures, such as raising regulatory capital requirements to levels aligned with the Basel III Accord framework (Obadire, Moyo, & Munzhelele, 2022) in accordance with the Financial Institution Act (Bank of Uganda, 2022). According to Esiara (2024), this minimum capitalization increase from UGX 25 billion to UGX 150 billion, has resulted in one

bank exiting the market (Afriland First Bank), three banks being downgraded to tier 2 status (ABC Capital Bank, Guaranty Trust Bank, and Opportunity Bank), and two acquisitions (Finance Trust Bank and Top Finance Bank).

Additionally, escalating inflation and rising central bank rates (Bank of Uganda, 2022) have placed immense pressure on bank employees to adjust their working rhythms amidst volatility to maintain profitability during economic challenges. In Uganda's highly regulated listed banks, employees face intense workloads, prolonged working hours, and irregular schedules, all of which significantly strain their well-being. These challenges are not unique to Uganda, as similar trends have been observed across other African countries, underscoring the demanding nature of the banking sector and the critical need for effective workplace wellness interventions. For instance Orogbu et al. (2015) posited that the Nigerian banking industry is prevalently known for a culture of extended working hours and a substantial workload experienced by employees. Several studies have confirmed the same working conditions in East Africa. In Kenya, Mungania et al. (2016) pointed out that the globalized economy has led to a rising incidence of irregular work schedules, including evenings, nights, and weekends. This places significant pressure on employees, impacting their health and social interactions with their families. In Burundi, the banking industry has been undergoing critical digitization transformation contributing to high stress and poor employee performance (Kwizera , et al., 2019).

Several studies have been conducted to assess the factors that influence bank performance in Uganda. Katusiime (2021) investigated the impact of the COVID-19 pandemic on profitability in the Ugandan banking sector and found that large deviations were absent across both immediate and extended periods. Sunday et al. (2020) investigated the determinants of Non-Performing Loans (NPLs) in the banking sector of Uganda. The findings of this research indicated that inflation rate, interest rate, and GDP growth exert a negative influence on NPLs, but the effects were statistically insignificant. There is limited research investigating the influence of wellness programs on employee productivity and, consequently, organizational performance within the banking industry in Uganda. This research therefore sought to determine the influence of Workplace Wellness Programs (WWPs) on employee productivity in the banking industry in Uganda.

This research study focused on employees working in the Kampala branches of Bank of Baroda, DFCU, Equity, KCB, and Stanbic banks. Kampala is the capital city and financial hub of Uganda, playing a central role in the country's economy. According to Uganda Bureau of Statistics (UBOS , 2014), 10% percent of the nation's population lives in the Kampala, which also provides 46% of all formal employment and controls almost a third of the Gross Domestic Product (GDP) (The World Bank , 2017). Therefore the chosen population is representative of bank communities that this study aimed to understand. The research study focused on establishing the influence of WWPs, specifically physical, mental, and social wellness interventions on employee productivity.

1.2 Problem Statement

Unhealthy employees incur higher medical insurance costs and experience reduced job performance, impacting business competitiveness (Burton, Edington, & Schultz, 2021). Mitchell et al. (2013) contend that workplace wellness programs (WWPs) result in a yield of 10.3 hours of annual productive time and an average cost saving of \$353 per worker per year. According to the International Labor Organization (2024), Uganda exhibits notably inferior employee productivity in comparison to other countries; 68% and 96% lower than that of India and China respectively while Tanzania surpasses it by 28%. Additionally, employees in Uganda work an average of 44.5 hours per week compared to 39.7 hours in Tanzania and 46.5 in Kenya, yet the GDP per capita for the three countries is \$1,136, \$1,191, and \$2,145 respectively (ILO, 2024). This implies that despite working longer hours, Ugandans generally earn less and have lower purchasing power compared to Tanzanians and Kenyans. This points to possible socio-economic inequalities that may lead to increased stress levels among Uganda's workforce.

Many studies have investigated various factors that influence the performance of commercial banks in Uganda including, COVID-19 (Katusiime, 2021), corporate governance (Sendyona, 2020), non-performing loans (Nanteza, 2015), policy (Nsambu , 2014), and Ocen et al. (2017) on job training. However, as a result of Bank of Uganda (2022) increasing the minimum paid-up capital requirements from UGX 25 billion (\$6.67 million) to UGX 150 billion (\$40.32 million) by June 2024, three tier-1 banks have been downgraded, one bank has voluntarily exited the market and two banks have been acquired by foreign entities. This has fueled uncertainty among bank employees on the future of their work as well as created the urgency for banks to demonstrate

profitability. Although many studies have been done on WWP in Africa, limited research has been conducted in Uganda's banking sector.

Therefore, this study addressed these gaps by determining the influence of WWPs on employee productivity at listed commercial banks in Uganda. A conceptual gap was identified in Mungania et al. (2016) who investigated the influence of preventive health care, employee education, and wellness training, on employee performance in 43 Kenyan banks. This research focused on the physical, mental, and social aspects of WWPs. Contextually, this study covered all employees as opposed to Tuwai et al. (2015) who investigated various wellness components among HR heads in 43 Kenyan banks. Additionally, a methodological gap was identified based on Msuya et al. (2022) who utilized convenience sampling and Structural Equation Modeling to assess the correlation between employee wellness initiatives and job performance in Tanzanian banks. This study employed stratified random sampling as well as utilized Pearson's Correlation Coefficient and Multiple Regression model for inferential analysis. The results of this study will support corporate institutions to fortify their employee value propositions prioritizing health for their workforce.

1.3 Research Objectives

1.3.1 General Objective

The main objective of this study was to determine the influence of workplace wellness programs on employee productivity at listed commercial banks in Kampala, Uganda.

1.3.2 Specific Objectives

The study was guided by the following specific objectives;

- i) To establish the influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.
- ii) To determine the influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.
- iii) To assess the influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.

1.4 Research Questions

- i) What is the influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda?

- ii) What is the influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda?
- iii) What is the influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda?

1.5 Scope of the Study

This research study focused on five commercial banks licensed by the Bank of Uganda and listed on the Uganda Securities Exchange in Kampala, Uganda: Bank of Baroda, DFCU, Equity, KCB, Stanbic banks. The conceptual scope of the study aimed to determine the influence of workplace wellness programs (WWPs) encompassing physical, mental, and social wellness interventions - on employee productivity at listed commercial banks in Kampala, Uganda. The theoretical scope focused on the biopsychosocial model and social determination theory. Methodologically, the study employed a quantitative descriptive cross-sectional survey approach. The study was conducted within the timeframe of 2023 to 2024, in accordance with the requirements set forth by Strathmore University for the completion of the research project.

1.6 Significance of the Study

The results of this research may hold significance for various stakeholders, such as the banking sector, policymakers, and academic literature.

To the banking sector, the research holds significance as it furnishes pertinent insights to aid banks in designing Workplace Wellness Programs (WWPs) intended to enhance employee productivity within their organizations. Moreover, the study carries relevance for other entities in the financial domain, such as insurance and microfinance institutions, grappling with analogous performance hurdles. The findings of this study will empower corporate executives to enhance the employee value proposition through feasible wellness interventions, which consequently contribute to bolstering the organization's reputation as an empathetic employer and service provider.

To policy makers, the insights from this study may be useful for government bodies, notably the Bank of Uganda (BOU), Uganda Securities Exchange (USE), and Capital Markets Authority (CMA), which serve as pivotal regulators of listed commercial banks in Uganda. Given that strong institutional performance significantly contributes to the economy, these entities will champion the integration of workplace wellness policies within commercial banks, advocating their relevance to

stakeholders. Furthermore, the findings of the study will offer valuable insights for Human Resource (HR) policy makers in Uganda, guiding their efforts in formulating and implementing employee policies at the organizational level.

To researchers, educators, and scholars, the study findings may provide valuable contributions to the existing body of literature concerning Workplace Wellness Programs (WWPs) and employee productivity in the banking sector, encompassing contexts within and beyond Uganda. Furthermore, this study will enhance research understanding by suggesting avenues for further investigation that have not been addressed in previous studies, thereby providing a direction for future scholars to explore.

1.7 Chapter Summary

This chapter has given a background of the study and shown the value of the variables of the study within a global, regional, and local context. This chapter has also defined and justified physical wellness interventions, mental wellness interventions, and social wellness interventions as the independent variables and employee productivity at listed commercial banks in Kampala, Uganda as the dependent variable. It has detailed out the problem statement and identified the objectives of the study and the accompanying questions that guided the research, with the aim of contributing to the knowledge base of policymakers, industry practitioners and scholars.



CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter provides a comprehensive review of the literature, commencing with the conceptual review, which examined key constructs such as workplace wellness programs (WWPs) and employee productivity, focusing on their definitions, dimensions, and operationalization. The theoretical review explored frameworks that underpinned the research, illustrating the connection between wellness dimensions and employee productivity. Finally, the empirical review was carried out in alignment with the study's objectives, presenting global, regional, and local evidence on WWPs and employee productivity, while identifying gaps in the literature, particularly in Uganda's banking sector, to justify the study's focus.

2.2 Conceptual Review

This section explores the key concepts underpinning the study, focusing on Workplace Wellness Programs (WWPs) and employee productivity. It examines how WWPs foster physical, mental, and social wellness while highlighting the shift in employee productivity toward behavioral drivers like job satisfaction and motivation. This discussion provides a foundation for understanding how WWPs influence employee productivity, particularly within Uganda's banking sector.

2.2.1 Conceptual Review of Workplace Wellness Programs

Workplace Wellness Programs (WWPs) are comprehensive employer-sponsored initiatives designed to support and enhance employees' physical, mental, and emotional well-being in the workplace (Heninger, Smith, & Wood, 2019). Gordon and Lehto (2024) describe WWPs as interventions aimed at promoting voluntary behavioral changes by modifying the environment to make adopting healthy behaviors more advantageous than maintaining unhealthy ones. Punnett et al. (2020) further emphasize the integration of physical, mental, and social wellness into organizational policies and culture.

Historically, WWPs gained prominence in the 1980s as corporations sought strategies to lower healthcare expenses, reduce illness-related absenteeism, and attract skilled employees (Gavelek, 1987). Over time, the emphasis on wellness expanded, and employers adopted diverse strategies to address modifiable health risks such as obesity, tobacco use, sedentary habits, stress, high blood pressure, and elevated blood glucose levels (Baid, Hayles, & Finkelstein, 2021). Hene et al. (2021)

and Kuruvilla et al. (2023) underscore the increasing prevalence of non-communicable diseases (NCDs), including obesity, diabetes, depression, and cardiovascular disorders, as major threats to employee health. According to Wang and Wang (2020), early detection of NCDs enables individuals to receive timely treatment, prevent further disabling complications, and potential fatalities. Consequently, many WHPs include health risk assessments (like blood sugar, blood pressure, and cholesterol measurements), behavioral programs (like weight management, exercise, and nutritional interventions), and psychological counselling (Cheona, Naufal, & Kash, 2020).

Expanding on this conceptualization, various scholars including WHO (1946), Alagaraja (2020), Peñalvo et al. (2021), Chawla et al. (2022), and Maluegha et al. (2024), have identified three key dimensions of WHPs: physical, mental, and social wellness. Physical wellness emphasizes activities aimed at promoting optimal bodily function, such as fitness programs, nutritional education, and substance abuse prevention (Berry, Mirabito, & Baun, 2020). Mental wellness focuses on initiatives designed to enhance psychological health, including stress management techniques, counseling, and programs that foster psychological resilience (Amponsah-Tawiah, Tagoe, & Tamakloe, The effect of mental health on the innovative behaviour of bank employees : evidence from the Ghanaian banking sector, 2020). Social wellness is centered on improving workplace relationships, fostering team cohesion, and promoting work-life balance through flexible arrangements and community-building activities (Ng, et al., 2024).

These dimensions are grounded in the Biopsychosocial Theory, which posits that physical, psychological, and social factors collectively influence health and well-being (Engel , 1980). This theoretical framework underscores the potential of WHPs to enhance employee productivity through holistic wellness strategies. By integrating these WHP dimensions into workplace strategies, organizations can create supportive environments that foster employee engagement, health, and overall organizational success. While WHPs address the multidimensional needs of employees, their influence on employee productivity is critical, particularly in understanding how intrinsic factors like job satisfaction and job motivation drive organizational success.

2.2.2 Conceptual Review of Employee Productivity

Employee productivity can be described as the extent to which an organization's workforce achieves desired outcomes efficiently, balancing task effectiveness and resource utilization (Diawati, Gadzali, Abd Aziz, Ausat, & Suherlan, 2023). It reflects an individual's capacity to

perform tasks in alignment with organizational objectives, often evaluated through output quality, timeliness, and overall contribution to team goals (Marshall, Aguinis, & Beltran, 2024). Operationally, employee productivity has been examined through metrics like job performance, absenteeism rates, customer satisfaction, and efficiency (Perumal & Aithal, 2023), while behaviorally, it emphasizes dimensions such as job satisfaction and motivation as integral components (Nikmanesh, Feili, & Sorooshian, 2023).

Historically, employee productivity has evolved from a unidimensional construct to a multidimensional framework encompassing task performance, and contextual performance (Patnaik, 2020). Early definitions focused on task-specific outputs, but scholars like Smith (1976) and Murphy (1989) expanded this view to include behaviors aligning with organizational goals and ethical practices. Motowidlo et al. (1997) further emphasized the behavioral, episodic, evaluative, and multidimensional nature of productivity, underscoring the critical roles of knowledge and motivation. At the turn of the millennium, intrinsic factors like job satisfaction and organizational citizenship behaviors emerged as critical elements, with Podsakoff et al. (2000) and Illies et al. (2009) demonstrating how job satisfaction drives discretionary actions that enhance organizational effectiveness.

This evolution underscores the importance of behavioral dimensions in productivity. Job satisfaction reflects the degree of fulfillment employees derive from their roles, encompassing their perceptions of work, environment, and relationships (Judge, Weiss, Kammeyer-Mueller, & Hulin, 2017). Job motivation, on the other hand, captures the interplay of intrinsic and extrinsic factors driving engagement and performance, including monetary and non-monetary incentives (Good, Hughes, Kirca, & McGrath, 2022). Together, these dimensions provide a nuanced understanding of employee productivity in the banking sector beyond mere operational metrics such as task efficiency or absenteeism (Perumal & Aithal, 2023).

Rooted in the principles of the Self-Determination Theory (SDT), these constructs emphasize the fulfillment of psychological needs—autonomy, competence, and relatedness (Deci & Ryan, 1985). Employees who perceive control over their tasks, recognize their contributions, and feel connected to their organization are more likely to exhibit sustained productivity (Deci, Olafsen, & Ryan, 2017). By operationalizing employee productivity through these behavioral drivers and linking

them to workplace wellness programs (WWPs), this study offers a nuanced framework to explore performance outcomes within Uganda's banking sector, filling a critical gap in existing literature.

2.3 Theoretical Review

The theoretical underpinning of this study drew from two theories: the Biopsychosocial Theory informed the components related to workplace wellness programs (WWPs), whereas the Self Determination Theory elucidated factors influencing employee productivity.

2.3.1 Biopsychosocial Theory

Biopsychosocial (BPS) Theory, pioneered in 1977 by George L. Engel, is an interdisciplinary and multifaceted model that posits the interrelations among the biological, psychological, and social factors that shape health and disease outcomes (Engel, 1977). This perspective stands in contrast to reductionist frameworks exemplified by the traditional biomedical model, which primarily prioritizes physical health through disease diagnosis and treatment rooted in biological factors (Engel, 1980). This holistic approach aligns closely with the World Health Organization's (1946) definition of health as a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity. This prompts a redefinition of health as a multifaceted concept influenced by biological, psychological, and social factors, encompassing not just physical well-being but also mental and social dimensions (Stuart, 2021).

Despite its widespread adoption, the BPS model has faced criticism. Bolton and Gillett (2019) argue that its lack of operational specificity complicates consistent measurement and implementation resulting in varied interpretations across clinical and organizational settings. Williamson (2022) further highlights the inherent challenge of isolating individual biological, psychological, and social factors, given their intertwined nature, which limits the model's practical application. Similarly, Ghaemi (2009), Smith et al (2013), and Van Oudenhove et al. (2014) critique the model's conceptual underdevelopment, citing difficulties in empirically testing its comprehensive scope. Herman (2005) and Kontos (2011) contend that a singular model is insufficient in addressing the complexity of contemporary medicine hence the BPS model provides a more pragmatic split approach to health and wellness. Additionally, Borrell-Carrió et al. (2004) contend that Engel's BPS theory lacks philosophical coherence by attempting to address biological reductionism, suggesting that comprehensively understanding all the contributing factors to any particular health outcome may remain elusive.

Alonso (2004) in her examination of healthcare evolution in the 21st century, contends that Engel aimed to expand the biomedical paradigm by incorporating psychosocial dimensions without compromising its core benefits. Smith (2021) further proposes that identifying delineated biological, psychological, and social (BPS) characteristics in patients through structured interviews could help reduce the gap in operationalization. Supporting this perspective, Karunamuni et al. (2021) highlight that biological, psychological, and social elements can be effectively differentiated, defined, and measured as independent systems, enhancing the model's applicability.

Despite frequent criticisms and varying degrees of adoption, the BPS model has significantly influenced fundamental aspects of medical practice (Førde, Herner, Helland, & Diseth, 2022), tourism (Meikassandra, Prabawa, & Mertha, 2020), education (Wong, Chan, Tsang, & Yip, 2021), and research (Farre & Rapley, 2017). Sumner (2023) advocates for the integration of BPS Theory into WWPs, emphasizing the significance of adopting inclusive, multidimensional employee wellness approaches to foster resilient and productive work environments. Kirsten (2024) and Taukeni (2023) concur, proposing that the BPS model aids individuals in cultivating and sustaining healthy lifestyles to enhance overall health and prevent illness.

This study utilized the BPS theory as the theoretical framework for implementing various components of Workplace Wellness Programs (WWPs), including physical, mental, and social wellness interventions. Biological factors, as outlined by Engel (1977), informed physical wellness interventions, focusing on physiological predispositions affecting disease susceptibility. Similarly, psychological factors including emotional states, motivation, and behavioral tendencies, as described by Engel (1977), guided mental wellness interventions. Additionally, social factors encompassing interpersonal relationships and organizational culture, as per Engel (1977) informed social wellness interventions in this study.

By integrating the BPS theory, this study acknowledged the interconnected nature of wellness dimensions and addressed critiques through targeted operationalization. This approach underscores the potential of WWPs to create holistic, supportive environments that enhance employee productivity, particularly in Uganda's banking sector.

2.3.2 Self Determination Theory

Self Determination Theory (SDT), introduced by Edward Deci and Richard Ryan in 1985, is a psychological framework of human motivation centered on intrinsic motivation and the inherent

psychological needs of individuals for autonomy, competence, and relatedness (Deci & Ryan, 1985). In their book, Deci, and Ryan (1985) further expound on the concept of self-determination, as the intrinsic human motivation to pursue activities that fulfill the three innate basic psychological needs of feeling in control of one's actions (autonomy), feeling capable and effective (competence) and feeling connected to others (relatedness). When these needs are satisfied, individuals experience heightened levels of well-being and motivation; conversely, when these requirements are thwarted, it results in diminished motivation and well-being (Ryan & Deci, 2000). Furthermore, Deci and Ryan (2008) underscore the degree to which behaviors demonstrate a comparative autonomy (the degree to which behaviors stem from the individual) as opposed to comparative control (the degree to which behaviors are influenced by internal or external pressures), impact both the nature and intensity of motivation.

Despite its strengths, SDT has faced criticism. Perera (2020) critiques SDT for its emphasis on individualistic values, overlooking the role of social and cultural factors in shaping motivation, particularly in collectivist contexts. Van den Broeck et al. (2016) argue that SDT insufficiently addresses the influence of external constraints, such as rigid organizational hierarchies, on motivational processes. Similarly, Chirkov (2009) argues that its practical application in organizational settings may be limited by cultural and contextual factors potentially affecting the generalizability of findings. Hagger and Chatzisarantis (2009) add that SDT's conceptualization of autonomy oversimplifies the concept by neglecting how social, cultural, and organizational norms constrain its operationalization.

Conversely, SDT has been lauded for its relevance across various domains. Gagné (2015) posits that SDT theory provides crucial universal employee perspectives on motivational mechanisms impacting employee well-being and performance highlighting the importance of employees feeling autonomous in their roles, competent in performing tasks, and connected to their colleagues in the workplace. Furthermore, Beili et al. (2021) endorse SDT theory for its comprehensive framework in elucidating employees' motivation for workplace innovation. Consequently, SDT theory has furnished the foundational principles essential for formulating strategies, methodologies, and environments conducive to fostering both well-being and optimal performance standards (Deci, Olafsen, & Ryan, 2017). This underscores its considerable relevance across various domains such as education (Guay, 2022), parenting (Rodríguez-Meirinhos, et al., 2020), healthcare (Ntoumanis,

et al., 2021), and organizational performance (Van den Broeck, Howard, Van Vaerenbergh, Leroy, & Gagné, 2021). Additionally, nurturing employee well-being supportively, results in an observable increase in their levels of engagement, motivation, and productivity (van Tuin, Schaufeli, van Rhenen, & Kuiper, 2020).

Riyanto et al. (2021) posit that the concepts of job motivation and job satisfaction hold significant prominence in organizational effectiveness. Gagné (2022) suggests a strong association between job satisfaction and the fulfillment of psychological needs within the social workplace context. This viewpoint aligns with Autin et al., (2022) asserting that satisfaction of autonomy and relatedness needs is directly to job motivation, while fulfillment of competence need directly impacts job satisfaction.

This study employed the Self-Determination Theory (SDT) to underpin the fundamental aspects of job satisfaction and motivation in the context of employee productivity. By demonstrating how workplace wellness programs (WWPs) satisfy employees' psychological needs for autonomy, competence, and relatedness, this study emphasized the significance of comprehensive wellness strategies for promoting employee well-being and improving organizational performance, particularly within Uganda's banking sector.

2.4 Empirical Review

This section examined empirical studies on workplace wellness programs (WWPs) and their influence on employee productivity, focusing on physical, mental, and social wellness interventions. Guided by the study's objectives, the review synthesized global, regional, and local evidence to explore how these dimensions impacted employee productivity. Key insights and gaps were highlighted, particularly in Uganda's banking sector, underscoring the significance of WWPs in enhancing employee productivity.

2.4.1 Physical Wellness Interventions and Employee Productivity

Physical wellness refers to the optimal functioning of the body through regular physical activity, proper nutrition, adequate rest, and avoiding harmful habits or substances (Wickramaratne, Phuoc, & Albattat, 2020). Physical wellness interventions in WWPs encompass a wide range of initiatives including fitness programs, health screenings, ergonomic assessments, healthy eating initiatives, and stress management techniques, among others (Al Saweer, et al., 2017).

Physical inactivity and poor dietary habits impose a significant economic burden, leading to lost productivity. Rosenkranz et al. (2020) confirmed that government employees with sedentary lifestyles reported lower job satisfaction than active ones. Physical activity encompasses engagement of skeletal muscles in bodily movements resulting in energy expenditure (WHO, 2018) and entails engaging in physical activities and fitness pursuits embedded within culturally distinctive environments, shaped by a diverse range of interests, emotions, concepts, directives, and social connections (Piggin, 2019). According to Santos et al. (2023) if the prevalence of physical inactivity remains unchanged, there could be around 499.2 million new cases of preventable major non-communicable diseases (NCDs) globally by 2030, resulting in direct healthcare costs amounting to international dollars (INT\$) 520 billion. The annual global cost of not addressing physical inactivity would be approximately \$47.6 billion. Additionally, Africa is undergoing a nutrition transition due to shifts in dietary patterns and food environments linked to urbanization contributing to the rise of diet-related obesity and non-communicable diseases (Holdsworth & Landais, 2019). In the financial sector, Hene et al. (2021) posited that inadequate fruit and vegetable intake, insufficient physical activity and obesity are the most prevalent risk factors among employees. Therefore, in this study, physical wellness interventions focused on physical activity and nutritional education. Promotion of physical activity (PA) and healthy nutritional behavior within the workplace setting may constitute a cohesive strategy aimed at enhancing both employee well-being and overall business performance.

Marín-Farrona et al. (2023) conducted a systematic review to evaluate the impact of workplace physical activity programs on both health and productivity outcomes across diverse industries. The review analyzed 16 randomized controlled trials (RCTs) involving various physical activity modalities, such as aerobic exercise, strength training, and combined approaches. Key findings revealed that workplace physical activity programs consistently improved productivity metrics, particularly workability, while also enhancing health outcomes, including cardiorespiratory fitness and musculoskeletal health. However, the review noted significant heterogeneity in program duration, frequency, and methodologies, which hindered the identification of the most effective intervention types. Additionally, there was limited integration of economic evaluations, such as cost-effectiveness analyses. This study underscores the need for region-specific investigations, particularly in African contexts like Uganda's banking sector, to address the gaps in localized evidence and tailor interventions to specific workforce needs.

Franco et al. (2021) conducted a longitudinal study in Spain to evaluate the impact of a workplace health-promotion initiative, the Healthy Cities Challenge, on employees' physical activity (PA) levels and adherence to the Mediterranean diet, particularly during the COVID-19 pandemic. Surveying 5,738 employees across various organizations, the study revealed significant improvements in PA and dietary habits, even amidst remote working challenges. While the study highlighted the potential benefits of integrated wellness programs on health behaviors, it did not directly examine the link between these improvements and employee productivity metrics such as absenteeism, task performance, or job satisfaction. This limitation underscores the need for research that explicitly connects physical wellness interventions, focusing on both PA and nutrition, to measurable workplace productivity outcomes. By targeting these dimensions within Uganda's banking sector, this study bridges the gap in literature by investigating the direct influence of integrated WWPs on employee productivity.

Song and Baicker (2021) conducted a three-year clustered randomized trial at BJ's Wholesale Club, a US retail chain employing 26,000 workers, to evaluate a multicomponent workplace wellness program. Implemented across 25 treatment worksites, the program featured 12 modules on nutrition, physical activity, and stress reduction, combining individual coaching and group activities. While modest improvements in self-reported health behaviors were observed, no significant changes in clinical health measures, healthcare spending, or employment outcomes were identified. This study highlights the gap between behavioral improvements and measurable health or economic outcomes, underscoring the need for localized evaluations. In Uganda's banking sector, where such programs are underexplored, this study informs the design of targeted interventions to enhance employee health and productivity in contextually relevant ways.

Sanchi and Borges (2020) conducted a cross-sectional study to evaluate the lifestyle and nutritional status of bank employees in Pelotas, Brazil. The study assessed 82 employees aged 18 years and above using the Individual Lifestyle Profile questionnaire and anthropometric measurements. Findings revealed poor dietary habits, including low fruit and vegetable intake and high consumption of fat-rich foods and sweets, coupled with limited physical activity, as over half of the participants did not engage in moderate-to-vigorous exercise. These behaviors were linked to high prevalence rates of overweight and elevated waist circumference, highlighting increased risks of metabolic complications. While the study noted favorable trends in stress control and social

relationships, it underscored the need for workplace interventions to address unhealthy dietary and physical activity behaviors. However, the study did not assess performance metrics, presenting an opportunity to explore the link between improved nutrition and physical activity and employee productivity in Uganda's banking sector.

Grimani et al. (2019) conducted a systematic review of 39 randomized control trials and non-randomized controlled studies, examining the effects of workplace nutrition and physical activity interventions on productivity, work performance, and workability. While fourteen studies demonstrated statistically significant improvements in work-related outcomes, such as absenteeism (n=7), work performance (n=2), and productivity (n=1), the review highlighted key limitations. These included a focus on short-term outcomes, methodological inconsistencies, and a lack of sector-specific findings, particularly for industries like banking. Although this study did not address the need for long-term impact evaluations, it bridged the gap by offering an industry-specific analysis of workplace wellness programs (WWPs) tailored to the unique context of Uganda's banking sector, where such research remains scarce.

Lusa et al. (2020) conducted a systematic literature review of 29 wellness intervention studies that promoted work ability by increasing physical activity and decreasing the sedentary time at workplaces. 25 studies were Random Control Trials; thirteen of which reported beneficial effects on work ability. The study also revealed that 9 out of 13 structured and group-based interventions were often beneficial. This study employed a cross-sectional design among employees of listed banks in Uganda.

Nzozzo and Du Plessis (2020) conducted a qualitative study in South Africa to investigate the critical success factors for integrating talent management strategies with workplace wellness interventions. Using in-depth interviews with 10 human resource professionals from various organizations, the study explored how wellness interventions, such as physical wellness programs, could align with talent management to enhance employee efficiency and organizational outcomes. While the findings emphasized the importance of embedding a talent-wellness culture within organizations, two significant gaps emerged: the study's qualitative approach lacked quantitative validation of its findings, and its exclusive focus on HR professionals failed to capture the perspectives and experiences of employees. By adopting a quantitative design and targeting a broader employee population in Uganda's banking sector, this study addressed these limitations,

providing robust evidence on the impact of workplace wellness interventions on employee productivity.

Torres et al. (2020) conducted a South African study evaluating the impact of a corporate exercise intervention program on cardiovascular risk profiles, physical fitness, and employee productivity. The study utilized a quasi-experimental design with a 12-week structured group exercise program among 70 employees of a single corporate organization. The intervention resulted in notable improvements in cardiovascular risk factors, fitness levels, and self-reported productivity metrics. However, the study was limited to one organization, which may reduce the generalizability of its findings. In contrast, this study expanded the scope by targeting employees from multiple organizations within Uganda's banking sector. By incorporating both physical activity and nutritional education, it provides a more comprehensive analysis of workplace wellness interventions and their influence on employee productivity.

Ganu et al. (2017) conducted a mixed method case study to establish the impact of WWP on Employee Work Productivity in Safaricom Kenya. Using a semi-structured questionnaire and an interview schedule, the study collected data from 57 employees and found that the implementation of fitness programs has yielded beneficial outcomes for workplace productivity. The workplace fitness programs offered by the organization included onsite and third-party gymnasiums, a running club and game rooms. Specifically, 96% of the employees who engaged in physical activity did not require sick leave within a one-year timeframe. Additionally, 80% of individuals who participated in a daily exercise regimen of at least 30 minutes reported experiencing fewer medical issues or disabilities and maintained better mental well-being compared to those who did not engage in any exercise program. This research was limited by a small sample size of one organization, lacked a wide cross-section of participants because non-participating employees' perspectives were absent from the analysis and did not address other aspects of physical wellness. This study therefore looked at the banking sector in Uganda, interviewing all employees and included nutritional components in evaluating the influence of WWPs on employee productivity. Several empirical studies have examined the effects of physical wellness interventions on employee productivity in the banking sector.

Kariuki et al. (2023) assessed the influence of Workplace Wellness Programs (WWPs) on the performance of employees in 11 listed banks located in Nairobi, Kenya. Based on 392 respondents,

the study unveiled a robust and statistically meaningful correlation between social connectivity and employee effectiveness ($r= 0.509$, $p\text{-value}=0.000$), alongside a moderate statistically significant association between health and safety measures and employee performance ($r = 0.408$, $p\text{-value}=0.000$). Similarly, this study aimed at examining the influence of social wellness on employee productivity in selected listed banks in Kampala, Uganda. Furthermore, physical and mental wellness components were also investigated.

Tuwai et al. (2015) aimed to investigate the impact of WWPs on the performance of employees across 43 commercial banks in Kenya. Using mixed method and census sampling methods, the study focused on HR heads and various dimensions of wellness; specifically physical, social, intellectual, and financial wellness. Overall, the research revealed that the multi-component WWPs contribute to an enhancement in employee performance. Specifically, physical wellness activities like exercise facilities and fitness programs improved job satisfaction, productivity, and low turnover. Similarly, this study evaluated the influence of physical activity on employee productivity. Additionally, physical wellness included nutritional education while the target population was all employees of listed commercial banks in Kampala, Uganda.

2.4.2 Mental Wellness Interventions and Employee Productivity

Mental Wellness is a state of optimal psychological health in which the individual acknowledges and utilizes their personal capabilities, effectively manages typical life pressures, maintains productivity and efficiency in their endeavors, and actively contributes to the community (Follmer & Jones, 2018). Psychologically healthy workplaces incorporate interventions encompassing various programs designed to support employees' mental well-being in the workplace including stress management programs, mindfulness training, resilience-building workshops, counseling services, and mental health awareness campaigns (Kelloway, Dimoff, & Gilbert, 2023). According to Dedy et al. (2022), suboptimal employee mental wellness like anxiety and depression consequently lead to poor work outcomes including low employee retention, decreased job satisfaction and job performance, increasing the likelihood of severe physical symptoms that may promote higher ill-related absenteeism. Employee Assistance Programs (EAPs) and mental health education initiatives support employees to cope with stress, which is a psychological response to environmental demands that can significantly affect employee well-being and performance

(Lehman, David, & Gruber, 2017). Several empirical studies have examined the effects of mental wellness interventions on employee productivity in diverse contexts.

Waddell et al. (2023) conducted a scoping review in Australia to assess the effectiveness of workplace mental health interventions in enhancing employee well-being and productivity. The study synthesized evidence from 80 systematic reviews, encompassing 17 types of interventions and evaluating 12 mental health and workplace well-being outcomes. Interventions such as mindfulness, educational programs, information dissemination, and psychological therapies were the most commonly studied, with findings demonstrating significant positive effects on reducing stress and burnout at the individual level. However, the study identified a notable gap in the evaluation of organizational and system-level interventions, as well as a lack of economic assessments and strategies for translating knowledge into practice. By addressing these gaps, this study provided an evidence map to guide the design and implementation of targeted workplace mental health interventions. This study expanded on these insights by evaluating employee assistance programs (EAPs) and mental health education in Uganda's banking sector.

Attridge (2022) conducted a longitudinal study in the United States to evaluate the effectiveness of Employee Assistance Program (EAP) counseling on mental health and work-related outcomes, including absenteeism and productivity. The study analyzed data from 4,017 employees across 500 employers who utilized EAP services between 2017 and 2021. Using standardized self-report measures, the study revealed significant improvements post-intervention: depression symptoms reduced by 58%, alcohol misuse by 64%, work absenteeism by 79%, and work productivity increased by 35%. While the findings highlight the efficacy of EAP counseling in addressing mental health issues and enhancing productivity, the study's single-group design limits its generalizability. This study aimed to address these limitations by employing a cross-sectional design in Uganda's banking sector, validating these outcomes, and evaluating the combined influence of EAP and mental health education interventions on employee productivity.

Bouzikos et al. (2022) conducted a longitudinal study in Australia and New Zealand to evaluate the effectiveness of Employee Assistance Programs (EAPs) in improving psychological health and to explore the moderating role of psychosocial safety climate (PSC) and client satisfaction. The study employed a pre/post-test design with repeated measures data collected from a convenience

sample of 25 participants across diverse industries; 9 from Australia and 16 from New Zealand. The findings indicated a significant reduction in psychological distress after EAP sessions, particularly in organizations with a high PSC, which amplified the effectiveness of EAPs. However, the study noted that EAPs alone did not create lasting changes in organizational climate, emphasizing the need for integrating PSC-focused strategies to enhance their long-term impact. This study aimed to address these gaps by adopting a cross-sectional quantitative approach in Uganda's banking sector, evaluating both EAP interventions and mental health education to enhance employee productivity.

Fox et al. (2022) conducted a systematic review of 83 experimental and quasi-experimental studies, primarily from Europe, North America, and Australia, to examine the impact of organizational- and group-level workplace interventions on worker well-being and productivity. The interventions were categorized into four types: flexible work and scheduling changes, job and task modifications, relational and team dynamic initiatives, and participatory process interventions. Outcomes spanned the mental health continuum, including context-free well-being (e.g., psychological distress), work-specific well-being (e.g., job satisfaction), and work-family well-being (e.g., work-family conflict). The review found that interventions enhancing worker control and participation consistently improved job satisfaction, which is closely tied to productivity. Despite this, the study noted significant heterogeneity in measuring well-being outcomes. Unlike Fox et al.'s focus on participatory interventions across broader sectors, the current study addressed gaps by evaluating Employee Assistance Programs (EAPs) and mental health education specifically within Uganda's banking sector, providing insights into targeted mental wellness strategies.

Søvold et al. (2021) conducted a global study that examined the mental health impacts of public health emergencies, particularly during the COVID-19 pandemic, on healthcare workers. The research identified elevated risks of stress, burnout, depression, and trauma among healthcare workers, which were exacerbated by heavy workloads, high-pressure environments, and limited resources. The study employed a comprehensive systematic review methodology, synthesizing evidence from multiple countries to analyze key stressors and evaluate the effectiveness of interventions. It found that self-care strategies and organizational support measures had been effective in alleviating stress; however, there were gaps in implementing systemic solutions to address long-term mental health impacts. This study underscored the need for tailored interventions

for specific professional groups and contexts. Similarly, this research addressed employees in Uganda's banking sector, bridging the gap between existing evidence and practical, context-specific applications by evaluating both Employee Assistance Programs (EAPs) and mental health education.

Gritzka et al. (2020) conducted a systematic review assessing the impact of nature-based interventions (NBIs) on employee mental health and well-being across workplace contexts in countries like South Korea, the United Kingdom, Norway, and the United States. The review, which included 10 studies involving 611 employees, examined interventions such as green exercise, nature savoring, and green office spaces through randomized controlled trials lasting 2–8 weeks. Findings indicated significant benefits in reducing stress, enhancing cognitive recovery, and fostering positive emotions. However, the study's exclusive focus on nature-based interventions and inconsistent environmental reporting, intervention types, and adherence limited its applicability across diverse workplace settings. By exploring additional mental wellness strategies like Employee Assistance Programs (EAPs) and mental health education, this study provides broader insights into workplace mental health interventions, particularly within the Ugandan banking sector.

Yan et al. (2020) examined the impact of psychological climate, psychological ownership, and self-efficacy on the employee performance from 345 middle level employees of the Pakistan banking industry. The findings of the study have provided support to the hypothesized relationship of the influence of psychological factors on employee performance. However, the concept of psychological ownership does not exhibit significant influence on both employee performance and their overall well-being. This study investigated the influence of other mental wellness components, specifically EAPs and mental health education.

Obiora et al. (2023) conducted a descriptive survey in Enugu State, Nigeria, to examine the effect of stress management strategies, specifically counseling services and flextime programs, on employee performance in deposit money banks. The study sampled 394 employees from 25 banks and employed regression analysis to test its hypotheses. Results indicated that counseling services significantly enhanced employee efficiency (t -statistics = 7.312, p -value = 0.000), while flextime programs positively influenced service delivery quality (t -statistics = 6.491, p -value = 0.000). Despite these findings, the study was limited to a single state and focused exclusively on two stress

management strategies. By incorporating additional mental wellness interventions, such as mental health education alongside employee assistance programs (EAPs) and embedding these within a holistic workplace wellness framework that integrates physical and social wellness dimensions, this study addressed conceptual gaps in the Nigerian research.

Amponsah-Tawiah et al. (2021) conducted a quantitative cross-sectional survey to examine the relationship between mental health and innovative behavior among 310 employees from five commercial banks in Ghana. Using stratified random sampling and standardized questionnaires, the study found a significant positive correlation between mental health and innovative behavior, with older employees reporting higher levels of mental health compared to younger counterparts. While the research highlights the critical role of mental health in fostering workplace innovation, it does not address structured interventions like Employee Assistance Programs (EAPs) or mental health education, nor does it explore the impact on broader employee productivity metrics. By targeting these structured interventions, this study sought to expand the understanding of mental wellness's influence on employee productivity in Uganda's banking sector.

Ngwenya and Pelsler (2020) conducted a quantitative study to investigate the impact of psychological capital on employee engagement, job satisfaction, and employee performance within the manufacturing sector in Bulawayo, Zimbabwe. Using a structured survey approach, the study sampled 257 employees from 15 manufacturing firms and analyzed the data using structural equation modeling (SEM). Results indicated that psychological capital significantly enhanced employee engagement, job satisfaction, and performance. Furthermore, employee engagement and job satisfaction mediated the relationship between psychological capital and employee performance, underscoring their critical roles in optimizing human capital. While the study provided valuable insights, its focus on a single city and sector limits its generalizability across industries and regions. This research sought to explore a similar investigation within Uganda's banking sector, incorporating additional dimensions like mental health education and employee assistance programs (EAPs), thereby addressing contextual and conceptual gaps while broadening the understanding of workplace wellness interventions.

Harunavamwe et al. (2020) conducted a descriptive quantitative study to investigate the combined effect of psychological resources, self-leadership strategies, and job embeddedness on work

engagement among employees in South Africa's banking sector. The research included a sample of 303 employees and revealed that these three constructs collectively explained 70.3% of the variance in work engagement. Psychological resources, such as resilience and optimism, emerged as the strongest direct influencers of work engagement, while self-leadership strategies were significant determinants of psychological resources and moderate determinants of job embeddedness. The study emphasized the importance of accumulating internal and job resources through self-leadership and psychological capital to enhance employee engagement. However, the research did not focus on specific mental health interventions, such as Employee Assistance Programs (EAPs) or mental health education, gaps that this study addressed by evaluating these targeted interventions within Uganda's banking sector.

Ngéno et al. (2020) aimed to assess the impact of employee counseling programs on employee performance across 43 commercial banks in Kenya. Employing a descriptive research design, the study utilized a combined proportionate stratified and purposive sampling method to select 395 participants. The findings demonstrated a favorable association between employee counseling initiatives and enhanced employee productivity, with a notable increase of 61.8%. Consequently, the study recommends further exploration into additional factors related to wellness. Hence, this study integrated mental health education into the mental wellness aspect of WWPs and further investigated physical and social wellness components within Ugandan listed commercial banks.

Tuwai et al. (2015) aimed to investigate the impact of WWPs on the performance of employees across 43 commercial banks in Kenya. Using mixed method and census sampling methods, the study revealed a relationship between various dimensions of wellness, specifically physical, social, intellectual, and financial wellness, on employee performance. However it only focused on heads of HR, hence this study focused on all employees.

2.4.3 Social Wellness Interventions and Employee Productivity

Social Wellness can be defined as our capacity to engage proficiently with individuals in our vicinity and to establish a network of support comprising both family and friends, fostering connection and a sense of belonging vital in promoting overall well-being (Melnik & Neale, 2018). Social wellness interventions encompass a variety of initiatives designed to improve employees' social well-being and interpersonal relationships in the workplace. These interventions may include team-building activities, mentoring programs, employee recognition initiatives, diversity and

inclusion training, and opportunities for social engagements. Team building activities and flexi-work environments create a positive work environment characterized by strong social connections and support networks that can contribute to increased employee engagement, motivation, and overall productivity.

Fauziyah et al. (2024) conducted a global systematic literature review (SLR) to identify factors influencing employee productivity under the Work from Anywhere (WFA) arrangement. The study screened 17 research articles from diverse geographical and industrial contexts, focusing on key determinants such as environment, time efficiency, psychological well-being, health, cost efficiency, technology adequacy, and geographical flexibility. Despite its comprehensive scope, the study relied solely on secondary data from journal articles, which limited direct empirical validation. By evaluating flexible work arrangements, including team-building initiatives in Uganda's banking sector, this study filled the gap by offering primary data insights into the real-world application of WFA policies.

Nayanathara and Karunaratne (2021) conducted a quantitative study to evaluate the impact of flex-work on employee performance among executive-level employees in the IT industry in Sri Lanka. The study sampled 153 respondents from three leading IT firms in the Western Province and employed correlation and regression analysis. Results revealed that flex-work significantly influenced employee performance, explaining 27.2% of the variance. However, the study was limited by its focus on a specific subset of employees, executive-level staff, potentially overlooking broader organizational dynamics. By targeting all levels of employees in Uganda's banking sector and incorporating team-building interventions alongside flex-work, this study addressed both methodological and contextual gaps in the Sri Lankan research.

Berkery et al. (2020) conducted a large-scale quantitative study across 1,064 private-sector organizations in seven European countries, including France, Germany, Ireland, Italy, Sweden, the United Kingdom, and Hungary, to examine the relationship between flexi-time and organizational outcomes. Using a path analysis framework and drawing on social exchange theory, the study analyzed how flexi-time influenced absenteeism, employee turnover, and profitability while controlling for other flexible work arrangements and organizational characteristics. The findings revealed that flexi-time was associated with a significant decrease in employee turnover and an

increase in organizational profitability but did not have a significant impact on absenteeism. Methodologically, the study addressed gaps by employing a unified definition of flexi-time and controlling for a suite of other flexible work arrangements to isolate its specific effects. However, the study did not explore the broader mechanisms linking flexi-time to productivity metrics or assess how its adoption varies across industries. By focusing on Uganda's banking sector and examining team building as an additional social wellness intervention, this research filled these conceptual and contextual gaps to provide nuanced insights into workplace wellness interventions and employee productivity. Several empirical studies have examined the impact of social wellness interventions on employee productivity in various sectors.

Suwal and Uprety (2023) analyzed the impact of recreational activities on employees' productivity of Nepalese commercial banks. Quota sampling technique was applied to identify 201 respondents from various job categories. The research found a moderate positive correlation between physical and mental forms of entertainment activities, and the productivity levels of employees. Similarly, this study explored the influence of team building activities and flexi-time arrangement under social wellness on employee productivity in listed Ugandan banks.

Rahman et al. (2020) conducted a quantitative study to investigate the impact of flexible work arrangements (FWAs) on employee performance through the mediating role of innovative work behavior (IWB) among banking sector employees in East Java, Indonesia. Using a sample of 70 respondents, data were collected through online surveys and analyzed with Structural Equation Modeling (SEM). The findings revealed that FWAs did not directly influence employee performance but had a significant positive relationship with IWB, which in turn strongly mediated the impact of FWAs on performance ($\beta=0.571$, $t\text{-value}=4.739$). Despite the valuable insights, the study faced limitations, including its narrow geographic focus on East Java and the relatively small sample size. By examining FWAs in the banking sector in Uganda, this study expanded the scope to provide a broader understanding of FWAs within different contexts. Additionally, the integration of team-building interventions alongside FWAs aimed to address gaps related to the limited range of social wellness initiatives explored in Rahman et al.'s research.

Rahman and Taniya (2017) conducted a descriptive study in Bangladesh to examine the effect of Employee Relationship Management (ERM) on employee performance in private commercial

banks. The study employed a quantitative approach, sampling 85 employees across 15 banks using random sampling and analyzing data through correlation and regression techniques. Findings revealed that Human Resource Practices, Leadership Style, and Shared Goals had the most significant positive impact on employee performance, while Trust and Communication demonstrated moderate effects. Despite its insights, the study was limited by its small sample size and exclusive focus on private banks. By investigating team-building interventions and flexible work arrangements in Uganda's banking sector, this study addressed both contextual and methodological gaps, offering broader insights into social wellness interventions and their impact on employee productivity.

Murungu and Chimbadzwa (2021) conducted a qualitative case study to evaluate the effects of workplace flexibility on job satisfaction among employees at Chitungwiza Municipality, Zimbabwe. The study focused on flexible work arrangements (FWAs), including flexitime, job sharing, and teleworking, and collected data through semi-structured questionnaires administered to a purposive sample of 40 non-managerial employees. Results revealed that FWAs lowered absenteeism, reduced stress, and enhanced job satisfaction, contributing to improved organizational performance. However, the study was limited to a single municipality, lacked focus on team-building initiatives, and used a qualitative approach, limiting the generalizability of findings. By evaluating flexi-work environments alongside team-building initiatives within Uganda's banking sector, this study addressed both methodological and contextual gaps, offering a more comprehensive understanding of social wellness interventions and their influence on employee productivity.

Ugwuoke and Onwuchekwa (2024) conducted a descriptive survey in Anambra State, Nigeria, to examine the relationship between job sharing, flex time, and organizational performance in media firms. The study utilized a census sampling technique, surveying all 211 employees from media companies in three major cities: Onitsha, Nnewi, and Awka. Data were collected through structured questionnaires and analyzed using Pearson's correlation. Findings revealed a strong positive correlation between job sharing and customer satisfaction ($r = 0.973$, $p < 0.01$), as well as between flex time and employee retention ($r = 0.984$, $p < 0.01$). Despite its valuable insights, the study was limited to a single sector and geographical location, and it did not explore the combined effects of multiple workplace flexibility interventions. By evaluating flex time and team-building activities

in Uganda's banking sector, this research filled contextual and methodological gaps, broadening the understanding of how social wellness interventions impact employee productivity.

Nyoach et al. (2024) investigated the mediating role of organizational commitment in the relationship between employee relationship management (ERM) and bank performance in Ethiopia. The study focused on 336 respondents from commercial bank branches in Gambella and Jimma towns and utilized structural equation modeling to analyze the data. Findings indicated that ERM dimensions such as communication, conflict management, strategic leadership, and shared goals positively influenced organizational commitment, which fully mediated the impact of ERM on bank performance. This study emphasized the importance of integrating organizational commitment into ERM strategies to enhance employee engagement and organizational outcomes in Ethiopia's competitive banking sector. By expanding ERM to include interventions like team-building and flexible work arrangements, this study addresses both the conceptual and contextual gaps in understanding how ERM drives productivity within Uganda's banking sector.

Mousa (2021) conducted a qualitative study in two public banks in Cairo, Egypt, to explore perceptions and barriers to workplace fun. Using virtual ethnographic research, including interviews, focus groups with 188 respondents, and document analysis, the study revealed that workplace fun was poorly understood and rarely implemented due to heavy workloads, rigid managerial practices, and authoritarian organizational culture. These factors significantly hindered employee morale and productivity. The study underscored the need for structured team-building initiatives and supportive management practices to improve social wellness and performance. Given the contextual limitations to Egypt's public banking sector, this study highlighted the importance of examining similar social wellness interventions, such as team building and flexible work arrangements, in Uganda's banking sector to enhance employee productivity in a more structured and supportive environment.

Ogomegbunam (2023) conducted a correlational study to investigate work-life balance and employee performance in 7 commercial banks in Delta and Bayelsa States, Nigeria. With a sample of 323 employees, the study focused on examining work leave initiatives, informal support of practice from colleagues and flexible work arrangements on employee performance. The study findings demonstrated a statistically notable correlation between flexible work structures, wellness

initiatives and employee performance. Similarly, this study investigated the influence of flexible working arrangements under social wellness interventions on employee productivity in the Ugandan banking sector.

Msuya and Kumar (2022), conducted a cross-sectional survey study aiming to evaluate the influence of Workplace Wellness Programs (WWPs) provided by Tanzanian banks on the job performance and productivity of employees. With 252 respondents, the results revealed a noteworthy and favorable correlation between workplace wellness initiatives and job performance. Similarly, this study investigated the influence of WWPs on employee productivity within Ugandan banks.

Mungania et al. (2016) undertook a similar study, but their target population comprised all employees across the 43 banks in Kenya. The research determined that wellness programs impacted organizational performance by promoting preventive care, providing education and training on the significance of employee wellness, and fostering supportive managerial practices. This study determined the influence of WWPs on employee productivity in listed Ugandan banks with a focus on both frontline employees and HR managers.

Kariuki et al. (2023) assessed the influence of Workplace Wellness Programs (WWPs) on the performance of employees in listed banks located in Nairobi, Kenya. Based on 392 respondents, the research revealed a positive correlation between social connection programs and employee performance across 11 listed banks in Kenya. Similarly, this study aimed to examine the influence of social wellness initiatives on employee productivity in selected listed banks in Kampala, Uganda. However, this study focused on team building and flexi-work arrangements aspects of social wellness.

2.5 Summary of Research Gaps

The empirical review identified significant conceptual, methodological, geographical, and contextual gaps in existing studies. Conceptually, prior research predominantly focused on limited wellness components such as stress management, counseling, or physical activity. This study addressed this gap by integrating physical, mental, and social wellness dimensions, including components such as nutritional education, team building, mental health education, and flexible work arrangements to provide a holistic perspective. Methodologically, many studies relied on correlational designs, qualitative approaches, or small specialized samples like HR professionals or executive-level employees. To address these limitations, this study adopted a quantitative approach using regression analysis and targeted a broader employee population within Uganda’s banking sector to enhance generalizability. Geographically, global studies largely focused on developed economies such as the USA, Europe, and Asia, while regional studies were concentrated in Kenya, Nigeria, and Zimbabwe, leaving Uganda’s banking sector, particularly in Kampala, underexplored. Contextually, most studies were conducted in other industries like manufacturing, healthcare, and education, with limited focus on the banking sector, which operates in a uniquely high-pressure environment with specific wellness and productivity challenges.

Table 2.1 presents a summary of the knowledge gaps identified through this literature review. By addressing these conceptual, methodological, geographical, and contextual gaps, this study provided a comprehensive examination of workplace wellness programs and their influence on employee productivity, offering both practical and scholarly contributions to the field.

Table 2.1: Summary of Research Gaps

Author (s)	Study Objectives and Scope	Study Findings	Knowledge Gaps and Focus of Current Study
Mungania et al. (2016)	Investigated the influence of workplace wellness programs (WWPs) on employee	The research found positive correlations between workplace wellness programs	Conceptual Gap: Limited focus on physical, mental, and social wellness. This study explored multi-component WWPs.

	productivity in Kenya's banking sector. Employed a correlational design with data collected from employees across 43 banks.	(WWPs) and productivity, particularly in preventive care, education, and supportive practices.	<p>Methodological Gap: Employed a correlational approach only; this study included regression analysis for deeper insights.</p> <p>Geographical Gap: Study focused on Kenya; this study examined Uganda's banking sector.</p>
Kariuki et al. (2023)	Assessed the impact of WWPs on employee performance in 11 listed banks in Nairobi, Kenya, using a survey-based quantitative design targeting 392 employees.	The study demonstrated that social connections enhance productivity through enhanced collaboration and knowledge sharing while occupational health programs reduce health costs.	<p>Conceptual Gap: Focused on social connection and occupational health only; this study integrated physical, mental, and social wellness.</p> <p>Geographical Gap: Recommended similar research in other jurisdictions; this study focused on banks listed in the Uganda Securities Exchange in Kampala.</p>
Tuwai et al. (2015)	Explored the effect of corporate wellbeing programs on employee performance across 43 commercial banks in Kenya using a correlational approach targeting HR heads.	The research highlighted improvements in job satisfaction, productivity, and retention through financial, intellectual, social, and physical wellness dimensions.	<p>Contextual Gap: Targeted HR heads only; this study included all bank employees for broader insights.</p> <p>Conceptual Gap: Excluded nutrition and mental wellness components; this study addressed both.</p>

<p>Ganu et al. (2017)</p>	<p>Explored the impact of workplace fitness programs on productivity in Safaricom Kenya using a mixed-method case study (semi-structured surveys and interviews) with 57 employees.</p>	<p>The study found fitness programs like gym access and exercise routines reduced absenteeism and improved employees' mental well-being and job performance.</p>	<p>Contextual Gap: Small sample size (one telecom company); this study examined multiple banks in Uganda.</p> <p>Conceptual Gap: Lack of nutritional wellness focus; this study integrated nutritional education.</p>
<p>Ngéno et al. (2020)</p>	<p>Investigated the effect of counseling programs on employee performance across Kenyan banks using a descriptive research design with data from 395 respondents.</p>	<p>The research demonstrated a positive correlation between counseling programs and improved employee performance. The study recommended other wellness factors to be investigated.</p>	<p>Conceptual Gap: Limited to counseling; this study incorporated employee assistance programs (EAPs) and mental health education alongside other wellness components.</p> <p>Methodological Gap: Employed descriptive approach with purposive sampling; this study applied quantitative regression analysis with convenience random sampling.</p>
<p>Ogomegbunam (2023)</p>	<p>Assessed work-life balance initiatives (flexible arrangements and leave policies) in 7 Nigerian commercial banks within Delta and Bayelsa States using</p>	<p>The study demonstrated that flex-time arrangements and leave policies positively impacted job satisfaction and employee productivity. The study found strong correlations</p>	<p>Conceptual Gap: Examined flexible work but excluded other wellness aspects; this study added physical and mental wellness.</p> <p>Methodological Gap: Limited to correlational design; this study included regression analysis.</p>

	a correlational design with 323 employees.	between flexible work arrangements and improved employee performance ($r = 0.776$).	
Obiora et al. (2023)	Examined the effect of stress management strategies (counseling services and flextime) on productivity in Nigerian deposit money banks. Used regression analysis with data from 394 employees.	Found significant improvements in employee efficiency through counseling and enhanced service quality through flextime arrangements.	<p>Conceptual Gap: Addressed limited stress management strategies; this study expanded to broader mental wellness interventions (e.g., mental health education).</p> <p>Contextual Gap: Focused on Nigeria; this study provided insights into Uganda's banking sector.</p>
Franco et al. (2021)	Evaluated the effects of team-building interventions on employee performance in Spanish organizations using a survey-based quantitative approach.	Demonstrated that team building significantly improved teamwork, communication, job satisfaction, and overall employee engagement.	<p>Conceptual Gap: Focused exclusively on team building; this study integrated flexible work arrangements under social wellness.</p> <p>Geographical Gap: Conducted in Spain; this study targeted Uganda's banking sector.</p>
Nzozzo & Du Plessis (2020)	Explored the integration of talent management strategies with wellness programs in	Highlighted the importance of embedding wellness programs within talent management but	Methodological Gap: Relied on qualitative interviews; this study employed a quantitative approach.

	South African organizations through qualitative interviews with 10 HR professionals.	provided limited perspectives beyond HR personnel.	Contextual Gap: Exclusive focus on HR professionals; this study targeted all employees in Uganda's banks.
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Source: (Researcher, 2024)



2.6 Conceptual Framework

This conceptual framework served as a guide for determining the influence of workplace wellness programs (WWPs) on employee productivity at listed commercial banks in Uganda. It offers a visual representation of the interconnections among the study's variables. The research posits that employee productivity, identified as the dependent variable, is influenced by the presence of three components of Workplace Wellness Programs (WWPs), the study's independent variables as depicted in Figure 2.1 below:

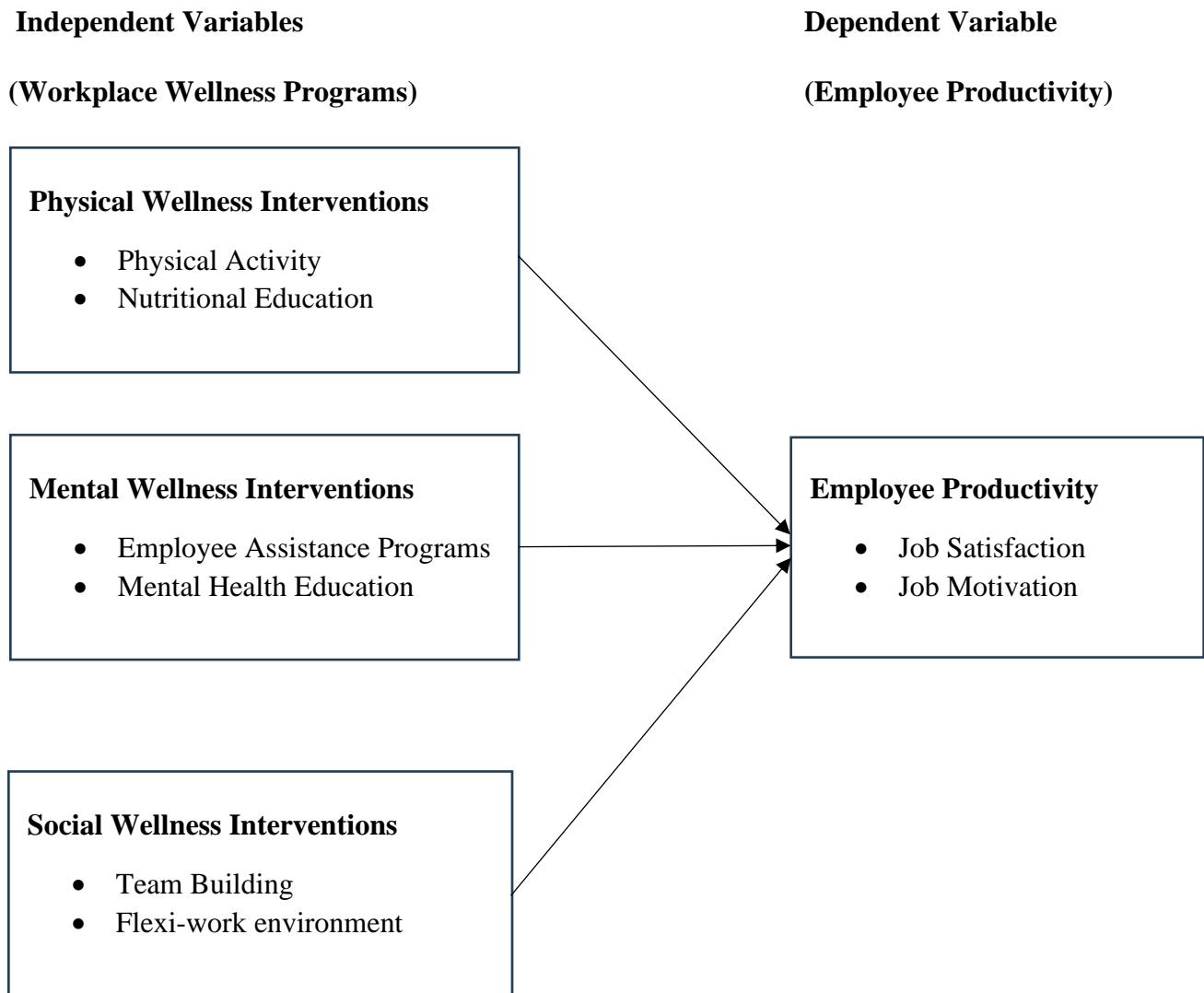


Figure 2.1 Conceptual Framework

Source: (Researcher, 2024)

2.7 Operationalization of Variables

This section outlined the operationalization of study variables, linking key constructs to measurable indicators. The independent variables- physical, mental, and social wellness interventions- and the dependent variable, employee productivity are summarized in Table 2.2 with definitions, authors, indicators, and measurement scales to guide data collection and analysis.

Table 2.2: Operationalization of Variables

Variable	Construct	Operational Definition	Author (s)	Indicators	Measurement Scales
Independent Variable Physical Wellness Interventions	Physical Activity	Bodily movement that requires energy expenditure.	Piggin (2019); WHO (2018); Caspersen et al. (1985)	-Awareness -Participation level -Knowledge Acquisition -Behavior Change	Five Point Likert Scale 1-Strongly Disagree 2- Disagree 3- Neutral 4- Agree 5-Strongly Agree
	Nutritional Education	Instructional strategies to encourage healthy dietary behaviors.	Sahu et al. (2022)	-Perceived benefits	
Independent Variable Mental Wellness Interventions	Employee Assistance Programs	Programs helping employees address personal issues impacting work.	The Society for Human Resource Management (2024)		
	Mental Health Education	Instructional strategies to improve knowledge of mental disorders.	Sampaio et al. (2022)		
Independent Variable Social Wellness Interventions	Team Building	Activities fostering collaboration, trust, and teamwork.	Fapohunda (2013)		
	Flexi-work Arrangement	Options to adjust hours, workload, and location.	Raghda et al. (2015)		
Dependent Variable Employee Productivity	Job satisfaction	Contentment of staff with their work environment.	Sageer et al. (2012)	-Satisfaction with role -Satisfaction with autonomy -Satisfaction with leadership support.	
	Job motivation	Drive, focus, and persistence to achieve goals.	Fuller et al. (2008)	-Motivation to perform the best. -Energized to do the tasks. -Commitment to achieve targets.	

Source: (Researcher, 2024)

2.8 Chapter Summary

Chapter two of the study appraised the relevant theoretical and empirical literature relevant to the research constructs. With regards to theoretical literature, the researcher referenced biopsychosocial theory and self-determination theory to anchor the research variables. Additionally, the reviewed empirical literature revealed the main gaps of this study and showed that most of the research carried out to date has failed to focus on the link between workplace wellness programs on employee productivity at listed commercial banks in Kampala, Uganda hence underpinning the main research gap that this study examined. The conceptual framework was derived showing the interrelationships between variables, and the operationalization table summarizes the description of variables and their measures.



CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methods that were used to get answers to the research problem and is structured into distinct sections including research philosophy, research design, population, sampling technique, data collection, and data analysis methods. The study's population comprised employees from five (5) commercial banks listed on the Uganda Securities Exchange and supervised by the Bank of Uganda as of December 31, 2023.

3.2 Research Philosophy

Research philosophy refers to the system of beliefs and assumptions about the development of knowledge in a particular field of study (Saunders, Lewis , & Thornhill, 2019). It provides the foundation for selecting an appropriate research design, methodology, and data analysis approach (Mbanaso, Abrahams, & Okafor, 2023). Saliya (2023) postulates that there are four primary types of research philosophies including positivism, interpretivism, pragmatism, and realism, each of which influences the research process differently.

Positivism emphasizes objective observation and measurement of phenomena through empirical evidence, ensuring that research findings remain free from personal bias (Karupiah, 2022). Researchers adopting this philosophy aim to test hypotheses and establish cause-and-effect relationships between variables, through systematic inquiry (Park, Konge, & Artino, 2020). Central to positivism is the belief that reality exists independently of human perception and can be objectively measured using quantitative methods (Saunders, Lewis , & Thornhill, 2019). Interpretivism, by contrast, emphasizes the exploration of subjective meanings and social constructs underlying human behavior (Alharahsheh & Pius, 2020). Pathak and Thapaliya (2022) argue that this philosophy focuses on understanding phenomena through participants' lived experiences, interactions, and unique perspectives. Unlike positivism, interpretivism relies on qualitative methods, such as interviews and case studies, to capture the complexity of human behavior within specific contexts (Curry, 2020). Pragmatism, on the other hand, integrates elements of both positivism and interpretivism, focusing on practical solutions to research problems rather than adhering to a single philosophical stance (Allemang, Sitter, & Dimitropoulos, 2022). Shan (2021) explains that pragmatist researchers prioritize flexibility, often combining quantitative and qualitative methods to address specific research questions effectively. Realism

adds another dimension by asserting that reality exists independently of human perceptions but can only be understood through observation and interpretation (Mukumbang, De Souza, & Eastwood, 2023). Lawani (2021) highlights that critical realism bridges the gap between positivism and interpretivism by combining objective measurement with an appreciation of social context, acknowledging that knowledge is influenced by both observable phenomena and underlying structures. Together, these philosophies, positivism, interpretivism, pragmatism, and realism, offer distinct approaches to understanding reality and conducting research, each suited to specific objectives and contexts.

This study adopted the positivist philosophy due to its emphasis on objective measurement, empirical evidence, and hypothesis testing, which aligned with the study's aim of establishing causal relationships between workplace wellness programs including physical, mental, and social wellness interventions, and employee productivity, focusing on job satisfaction and motivation. Positivism prioritizes quantifiable data obtained through structured instruments such as questionnaires, enabling the generation of reliable, replicable, and data-driven findings (Shan, 2021). Park et al. (2020) posit that the hypothetico-deductive approach, a cornerstone of positivism, facilitates rigorous testing of preconceived hypotheses stated quantitatively to identify functional connections between causal factors, referred to as independent variables, and outcomes, referred to as dependent variables. Furthermore, the quantitative research design employed in this study is inherently compatible with positivism, as it emphasizes numerical data and statistical analysis to draw generalizable conclusions (Saunders, Lewis, & Thornhill, 2019). By adopting the positivist philosophy, this study ensured objectivity, systematic inquiry, and the production of empirical evidence that offers valuable insights into the role of workplace wellness programs in enhancing employee productivity within Uganda's banking sector.

3.3 Research Design

Easterby-Smith et al. (2012) and Emma et al. (2018) define research design as a systematic framework for data collection, measurement, and analysis which ultimately aids in addressing research questions. According to Gravetter and Forzano (2018), research design involves assessing a group of variables in their inherent state to address the specified research questions.

The study adopted a cross-sectional descriptive survey design characterized by a quantitative research method approach to show the extent to which conditions in a situation are connected. This

chosen research design was considered appropriate for the study as it concentrates on the "what" aspect rather than the "why" in the subject area (Tavakoli, 2013). Consequently, it elucidates the subject matter, situations, and the phenomenon under investigation rather than delving into the reasons behind why it occurs. Adopting a cross-sectional approach enhances the reliability of results by drawing conclusions based on data collected at a specific moment in time (Saunders, Lewis, & Thornhill, 2019). This method is deemed appropriate for studies seeking to analyze a phenomenon or problem by examining a snapshot of the population (Mugenda & Mugenda, 1999). This design has also been used in previous similar studies done in the banking sector; by Kariuki et al. (2023) and Mungania et al. (2016).

3.4 Population and Sampling

3.4.1 Population of the Study

According to Saunders et al. (2019), target population is defined as all individuals or items (unit of analysis) that was the primary focus of the study. The population represents the entirety of all members within an actual or hypothetical set of individuals, events, or objects to which the researcher aims to extend the findings. Any entity-be it a person, group, organization, nation, object, or another element-from which scientific inferences can be derived, can serve as the unit of analysis (Bhattacharjee, 2012).

In this study, all five commercial banks listed on the Uganda Securities Exchange (USE), namely Bank of Baroda, DFCU Bank, Equity Bank, KCB Bank, and Stanbic Bank were the units of observation. The banks' permanent employees in Kampala comprised the unit of analysis. Currently, Bank of Baroda (2024) operates 17 branches nationwide, of which 6 are situated in Kampala. DFCU Bank (2024) has a presence in Kampala with 27 branches out of its total of 62 branches. Equity Bank has 50 branches across Uganda with 26 of those branches are in Kampala (Equity Bank Uganda, 2024). KCB bank maintains 13 branches across the country, 5 of which are situated in Kampala (KCB Bank, 2024). Stanbic Bank (2024) has the largest branch-network of 78 across Uganda with 21 branches in Kampala. Bank employees based in Kampala were the focus of the as shown in Table 3.1 below:

Table 3.1: Proportion of bank employees to be sampled in Kampala

BANK	SAMPLE	SOURCE
Bank of Baroda	54	(Bank of Baroda Uganda , 2024)
DFCU Bank	531	(DFCU Bank , 2024)
Equity Bank	851	(Equity Bank Uganda , 2024)
KCB Bank	235	(KCB Bank , 2024)
Stanbic Bank	488	(Stanbic Bank Uganda, 2024)
Total	2159	

Source: (Bank Public Records, 2024)

The study targeted a total population of 2159 permanent employees from all listed banks in Kampala Branches. The target staff were all employees as highlighted in Table 3.2.

Table 3.2: Population Frame

No.	Listed Commercial Bank	Number of Employees	Source
1	DFCU Bank	531	(DFCU HR Records, 2024)
2	Stanbic Bank	488	(Stanbic HR Records, 2024)
3	KCB Bank	235	(KCB HR Records, 2024)
4	Equity Bank	851	(Equity HR Records, 2024)
5	Bank of Baroda	54	(Bank of Baroda HR Records, 2024)
	Total	2159	

Source: (Bank HR Records, 2024)

3.4.2 Sampling of the Study

Sampling is the practice of choosing a small number of subjects for research in a manner that is representative of the greater population (Saunders, Lewis , & Thornhill, 2019). In this study, two step sampling was done; census sampling for the listed commercial banks and simple random sampling for the employees of the respective banks.

Saunders et al. (2019) opine that census sampling is a research method where data is collected from every member of the population of interest while simple random sampling entails selecting samples in a completely random manner, with the aim of achieving a sample that is statistically likely to

reflect the entire population accurately (Bryman, 2016). Therefore, the study adopted the simple random sampling technique to identify the target participants in the five listed banks.

A sample size denotes a reduced subset drawn from the broader population (2016). Yamane (1967) statistical formula was applied to determine the sample size from the identified population of 2159 employees, assuming a confidence level of 95%.

Yamane formula is stated below:

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

Where;

n = required sample size

N = population size

e = alpha level, that is, allowable error

e = 0.05 at 95% confidence interval

In this study, the above formula was employed to identify the representative sample size, calculated as follows; where N = population size 2159 and e = 0.05 statistical significance at 95% confidence interval.

The sample size for bank employees, $n = \frac{2159}{1+2159(0.05)^2} = 337$ respondents

For DFCU Bank Employees:

$$= 531/2159 \times 337$$

= 83 respondents from DFCU Bank Uganda

For Stanbic Bank Employees:

$$= 488/2159 \times 337$$

= 76 respondents from Stanbic Bank Uganda

For KCB Bank Employees:

$$= 235/2159 \times 337$$

= 37 respondents from KCB Bank Uganda

For Equity Bank Employees

$$= 851/2159 \times 337$$

= 133 respondents from Equity Bank Uganda

For Bank of Baroda Employees

$$=54/2159 \times 337$$

= 8 respondents from Bank of Baroda Uganda

The calculations are summarized in Table 3.3 as shown below:

Table 3.3: Sample Size Calculations for Employees

BANK	TOTAL EMPLOYEES	TOTAL SAMPLE SIZE	PROPORTIONAL SAMPLE CALCULATION	FINAL SAMPLE
Bank of Baroda	54	337	= $54/2159 \times 337$ =8 respondents from Bank of Baroda Uganda	8
DFCU Bank	531	337	= $531/2159 \times 337$ = 83 respondents from DFCU Bank Uganda	83
Equity Bank	851	337	= $851/2159 \times 337$ =133 respondents from Equity Bank Uganda	133
KCB Bank	235	337	= $235/2159 \times 337$ =37 respondents from KCB Bank Uganda	37
Stanbic Bank	488	337	= $488/2159 \times 337$ =76 respondents from Stanbic Bank Uganda	76
Total	2159			337

Source: (Researcher, 2024)

The total selected sample is shown in Table 3.4:

Table 3.4: Sampling Frame

SAMPLING FRAME			
No.	Employee Groups	Population (N)	Sample (n)
1	Bank of Baroda	54	8

2	DFCU Bank	531	83
3	Equity Bank	851	133
4	KCB Bank	235	37
5	Stanbic Bank	488	76
	Total	2159	337

Source: (Researcher, 2024)

The study had a total sample of 337. Using the strata in Table 3.4, simple random sampling was employed in identifying the employees using Microsoft Excel random function. The inclusion criteria encompassed employees with permanent contractual terms who willingly and voluntarily consented to participate in the study. The essential requirement for simple random sampling lies in the equal probability of selection for every case within the study, thus guaranteeing that no individual case holds a higher likelihood of being chosen over others. The sample is chosen from a defined subset of cases within the overall pool of potential cases outlined in the sampling framework. The general exclusion criteria encompassed those who were unwilling to partake in the study or were on leave during the data collection period.

3.5 Data Collection Methods

The study collected primary data through an online and physical self-administered structured questionnaire as shown in Appendix III. Saunders et al. (2019) defines a questionnaire as a comprehensive term encompassing all data collection techniques wherein each individual responds to the same set of questions in a predetermined sequence. According to Denscombe (2021), the utilization of questionnaires is warranted as an efficient method for collecting information from a sizeable sample within a brief timeframe and at a lower cost compared to alternative methods.

For research objective 1, aimed at determining the influence of physical wellness interventions on employee productivity at listed commercial banks in Uganda, primary data was collected using section B, questions 6 to 15 of the structured questionnaire shown in Appendix III. For research objective 2, determining the influence of mental wellness interventions on employee productivity at listed commercial banks in Uganda, primary data were collected using section B, questions 16 to 25 of the structured questionnaire shown in Appendix III. For research objective 3, aimed at determining the influence of social wellness interventions on employee productivity at listed

commercial banks in Uganda, primary data was collected using Section B, questions 26 to 35 of the structured questionnaire shown in Appendix III.

The questionnaire designed used closed ended questions in line with the specific objectives of the study to ensure consistency, and data analysis. The questionnaire was also formulated using a five-point Likert scale for each question ranging from 1 - 5 where; 1=Strongly Disagree, 2=Disagree, 3=Not Sure, 4=Agree and 5=Strongly Agree. The Likert scale was used because it means that the collected data was quantitative in nature and facilitated the researcher to deduce conclusions, draw results and create graphical figures from the responses.

In Appendix III, the preliminary section of the questionnaire consisted of broad questions designed to gather data regarding the respondents' demographic characteristics including gender, level of education, and period of occupation. The second section sought to collect information from the respondents regarding the three specific objectives regarding the influence of physical, mental, and social wellness interventions on employee productivity. The third section sought to collect information from the respondents regarding aspects of employee productivity.

Authorization to commence data collection was pursued from the National Commission for Science, Technology, and Innovation (NACOSTI) and the Head of Human Resource departments in all the banks. The questionnaire was administered and distributed through Google form and physical printed format. Research assistants, selected from the Human Resource department of each bank, were identified, and went through comprehensive training essential for effective data collection. The training aimed at furnishing the research assistants with the necessary skills to guide respondents throughout the data collection process. To address any potential queries or uncertainties, the researcher engaged with the research assistants through in-person meetings and communication via telephone and email, ensuring adequate support during the data collection process. This approach minimized inconsistencies and biases that could arise from misrepresentations of facts.

3.6 Research Quality

3.6.1 Validity of the Instrument

Validity refers to the capacity of research instruments to accurately measure the specific constructs or phenomena they were intended to evaluate (Shan, 2021). Both face validity and content validity were used in this study. A pilot test was conducted to measure content validity. The research

instrument was piloted before data collection with 10% of the sample size. The chosen target size is appropriate, as recommended by Bryman (2016) who suggests that opting for a pilot test sample size ranging from 1% to 10% of the overall study sample size is sufficient.

Therefore, the study selected a pilot group of 33 respondents from Centenary Bank (2024); one of the largest commercial banks by assets in Uganda but not listed in the USE. The pilot test measured whether the content of the questionnaire represented the full range of the constructs being measured. This helped in contextualizing the final instrument to ensure that the target audience could adequately give feedback. Content Validity Index (CVI) was also employed to determine how relevant and representative the questionnaire items were in relation to the targeted construct and an index value of at least 0.70 is acceptable (Almanasreh, Moles, & Chen, 2022). Face validity was established by soliciting feedback from the academic supervisors and subject matter experts to ascertain whether the questionnaire measured the constructs they intended to measure (Elangovan & Sundaravel, 2021).

3.6.2 Reliability of the Instrument

Reliability refers to the consistency and stability of the measurement instrument. It assesses whether the questionnaire produces consistent results when administered under consistent conditions (Saunders, Lewis, & Thornhill, 2019). This study employed Internal Consistency Reliability where Cronbach's Alpha statistical test was used to evaluate the degree of interrelatedness among items within the same questionnaire. In 1951, Lee J. Cronbach developed the Cronbach's alpha coefficient as a measure of internal consistency to determine how closely related a set of items are as a group (Cronbach, 1951). Considered as a measure of scale reliability, Cronbach's alpha ranges from 0 to 1, with higher values indicating better internal consistency (Cronbach, 1951). According to George and Mallery (2018), the following guidelines apply to the interpretation of the Cronbach's alpha test: > 0.9 – Excellent, > 0.8 – Good, > 0.7 – Acceptable, > 0.6 – Questionable, > 0.5 – Poor, and < 0.5 – Unacceptable. Barbera et al. (2020) argued that a value of 0.7 and above is universally acceptable to ensure the research instrument is consistent.

Table 3.5: Summary of Validity and Reliability Test Results

Variable	Component	No. of Original Items	No. of Retained Items	Content Validity Index	Cronbach Alpha Coefficient	Interpretation of Results

Physical Wellness Interventions	Physical Activity Nutritional Education	12	10	0.83	0.869	Reliable and valid
Mental Wellness Interventions	Employee Assistance Programs (EAPs) Mental Health Education	13	10	0.77	0.939	Reliable and valid
Social Wellness Interventions	Team Building Flexi-work Arrangement	12	10	0.83	0.925	Reliable and valid
Employee Productivity	Job Satisfaction Job Motivation	7	6	0.86	0.825	Reliable and valid

Source: (Primary Data, 2024)

From the above table, results clearly show that the reliability and validity all scored above the minimum of 0.7 hence both parameters were met by the study.

3.7 Data Analysis

The study used quantitative data analysis accomplished using Statistical Package for Social Sciences (SPSS version 27). Hair et al. (2019) defines data analysis as the process of examining, sorting, converting, and modeling data to uncover valuable information, propose conclusions, and

facilitate decision-making. Furthermore, Bryman (2016) asserts that effective data analysis requires in-depth examination of the connections between the various variables. The findings of the study were organized in frequency tables and graphs. Frequency tables enabled the researcher to calculate measures of tendency and compute charts that readers can easily understand.

All research objectives were analyzed using descriptive analysis to identify frequencies, measures of central tendency (mean, mode, median) and measures of dispersion (standard deviation, variance) which are important in establishing the level of participation in each WWP intervention. Additionally, Pearson's Correlation Coefficient analyzed the relationship between wellness interventions and employee productivity while inferential analysis, using a multiple regression model, regressed the relationship.

The multiple regression model for this study is: $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$

Where:

Y-Employee Productivity

X₁-Physical Wellness Interventions

X₂-Mental Wellness Interventions

X₃-Social Wellness Interventions

β_0 -Constant i.e. Uptake of WWPs

β_1 - Coefficient of X₁

β_2 - Coefficient of X₂

β_3 - Coefficient of X₃

e-Stochastic term (error)

Statistical assumptions for correlation and regression analyses, including normality, homogeneity of variances, linearity, and independence, were tested to ensure validity and reliability. Table 3.6 summarizes the tested assumptions and methods employed.

Table 3.6: Statistical Assumptions Tested and Methods Employed

Assumption	Purpose	Method Used
Normality	To confirm that the data are symmetrically distributed around the mean.	The Shapiro-Wilk test and visual methods (e.g., histograms, Q-Q plots) were employed to assess normality.
Homogeneity of Variances	To ensure that variances are consistent across groups or samples.	Levene’s test was used to evaluate the equality of variances across groups.
Linearity	To verify that the relationship between dependent and independent variables is linear.	Scatterplots were examined for patterns, and Pearson’s correlation coefficients were computed.
Independence	To ensure that observations are independent and not influenced by each other.	Examined using study design principles and Durbin-Watson statistics.

Source: (Researcher, 2024)

3.7 Ethical Issues

The research proposal received ethical clearance from the Strathmore University Institutional Ethics Review Board (SU-ISERC), as shown in Appendix VI. Following American Psychological Association (APA) guidelines, the study prioritized participant welfare, ensuring informed consent, data privacy, and confidentiality. Participation was voluntary, with measures in place to prevent harm. Approval was also obtained from the National Commission for Science, Technology, and Innovation (NACOSTI), along with a research permit (Appendix VII). The researcher secured authorization from the Heads of Human Resource departments in all the five listed commercial banks in Uganda to conduct the study.

CHAPTER FOUR: PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter presents the results and findings of the study with regards to the research objectives, namely; To establish the influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda; To determine the influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda; To assess the influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. The findings were grouped into the following sections; response rate, the background data, the descriptive results, diagnostic tests, and the inferential results.

4.2 Response Rate

The section below highlights the response rate to determine how well the study was responded to. The results are presented in table 4.1 below;

Table 4.1: Response Rate

QUESTIONNAIRES ADMINISTERED	FREQUENCY	PERCENTAGE
Returned Questionnaire	280	83%
Not Returned Questionnaire	57	17%
Total	337	100%

Source: (Researcher, 2024)

The study targeted 337 participants from a population of 2,159 within five listed commercial banks in Kampala, Uganda. Table 4.1 indicates a response rate of 83%, which was considerably good as posited by Fincham (2008) who notes that a minimum of 60% should be the goal of researchers. Additionally, Cooper and Schindler (2013) opine that a response rate of at least 70% is considered good for statistical analysis and inferences, especially in social and business studies. In comparison, this response rate was notably higher than other similar studies previously done for instance Yan et al. (2020) had a response rate of 67%, Ogoimegbunam (2023) had 71% and Kariuki et al. (2023) had 73.6%, making this rate considerably satisfactory to produce accurate and useful findings representative of the target population.

4.3 General Information

The study examined the general information of the respondents by determining the bank they belonged to, gender, age bracket, marital status, highest level of education and the duration of service at the bank. The results on this are presented in table 4.2 below;

Table 4.2: General Information

Which bank do you belong to * Kindly indicate your gender Crosstabulation								
Count								
		Kindly indicate your gender			Total			
		Male	Female					
Which bank do you belong to	DFCU Bank	40		35		75		
	Stanbic Bank	34		24		58		
	KCB Bank	19		9		28		
	Equity Bank	60		54		114		
	Bank of Baroda	2		3		5		
Total		155		125		280		
Which bank do you belong to * Kindly indicate your age bracket Crosstabulation								
Count								
		Kindly indicate your age bracket					Total	
		18 - 25 years	26 - 40 years	41- 50 years	Above 50 years	5.00		
Which bank do you belong to	DFCU Bank	14	39	16	3	3	75	
	Stanbic Bank	4	35	6	13	0	58	
	KCB Bank	0	25	1	2	0	28	
	Equity Bank	9	101	3	1	0	114	
	Bank of Baroda	1	4	0	0	0	5	

Total	28	204	26	19	3	280	
Which bank do you belong to * Kindly indicate your marital status Crosstabulation							
Count							
		Kindly indicate your marital status			Total		
		Married	Single	Divorced			
Which bank do you belong to	DFCU Bank	36	34	5	75		
	Stanbic Bank	26	28	4	58		
	KCB Bank	15	13	0	28		
	Equity Bank	50	63	1	114		
	Bank of Baroda	2	3	0	5		
Total		129	141	10	280		
Which bank do you belong to * Kindly indicate your highest level of education Crosstabulation							
Count							
		Kindly indicate your highest level of education				Total	
		Diploma/ Professional Certificate	Bachelor's Degree	Master's Degree	PhD		
Which bank do you belong to	DFCU Bank	3	43	28	1	75	
	Stanbic Bank	2	31	25	0	58	
	KCB Bank	2	22	3	1	28	
	Equity Bank	4	101	9	0	114	
	Bank of Baroda	0	5	0	0	5	
Total		11	202	65	2	280	

Which bank do you belong to * Kindly indicate the duration for which you have worked at the bank Crosstabulation						
Count						
		Kindly indicate the duration for which you have worked at the bank				Total
		1 - 3 years	4- 6 years	7 - 9 years	Above 10 years	
Which bank do you belong to	DFCU Bank	25	38	5	7	75
	Stanbic Bank	18	24	15	1	58
	KCB Bank	12	11	0	5	28
	Equity Bank	71	30	7	6	114
	Bank of Baroda	4	1	0	0	5
Total		130	104	27	19	280

Source: (Primary Data, 2024)

Table 4.2 illustrates the distribution of respondents according to their affiliated banks, showing that 26.8% were from DFCU Bank, 20.7% from Stanbic Bank, 10.0% from KCB Bank, 40.7% from Equity Bank, and 1.8% from Bank of Baroda. These results indicate that there was proportional representation and satisfactory participation from all the banks involved in the study. The gender distribution results from Table 4.2 indicate that males comprised 55.4% of the participants, while females made up 44.6%. These findings suggest a nearly equal representation of men and women in the study, confirming that banks employ both male and female staff. This gender diversity contributes positively to employee well-being and organizational performance in the banking sector by creating a dynamic balanced workplace environment (Nithyanantham & Ogunmola, 2021).

The age bracket analysis in Table 4.2 shows that the study included respondents from a range of age groups: 18-25 years (10.0%), 26-40 years (74%), 41-50 years (9.3%), and over 50 years (6.8%). These results indicate that the majority of the bank staff are middle-aged, suggesting that they are likely to be energetic and productive, particularly when supported by well-designed WWP. The marital status results indicated that 46.1% of participants were married, 50.4% were single, and 3.6% were divorced. These findings demonstrate that the majority of bankers were single, suggesting they might be more receptive to social wellness initiatives and mental wellness support programs.

The findings on educational attainment indicated that 3.9% of respondents held a diploma or professional certificate, 72.1% possessed a bachelor's degree, 23.2% had a master's degree, and 0.7% held a PhD. These results suggest that the majority of bankers have at least one university degree, demonstrating that banks generally employ highly qualified personnel. An analysis of the tenure of the bankers revealed the following results: 46.4% had worked at the bank for 1-3 years, 37.1% for 4-6 years, 9.6% for 7-9 years, and 6.8% for over 10 years. This indicates that the banks predominantly employed newer staff members, with a considerable proportion of longer-serving employees.

4.4 Descriptive Statistics

In this section, the study used descriptive statistics, which include frequencies, percentages, mean and standard deviation. The evaluation of mean scores was done in accordance with Likert (1932) using the Likert scale ranging from 1 to 5; Strongly Disagree (1), Disagree (2), Not Sure (3), Agree (4) and Strongly Agree (5). For standard deviation, a value close to 0 suggests high homogeneity while a larger deviation suggests increased heterogeneity (Everitt & Skrondal, 2010). In this study, a standard deviation greater than 0.5 indicated heterogeneity and a value less than 0.5 depicted homogeneity of data. According to Lorenc et al. (2016), heterogeneity in a study indicates varied results, reflecting high diversity among the sample while homogeneity suggests similar responses, indicating a consistent understanding of the question among respondents. Therefore, knowing the mean scores and standard deviation supported the researcher to understand variations in the behaviors of the population based on the study variables.

4.4.1 Physical Wellness Interventions

This section shows the descriptive results on physical wellness interventions. The results are presented in table 4.3 below;

Table 4.3: Physical Wellness Interventions

Descriptive Statistics	Mean	Std. Deviation
Physical Wellness Interventions		
Physical Activity (Gym memberships, Fitness Clubs/Sessions, Game rooms, Dance)		
Physical activity initiatives are part of the bank’s workplace wellness program.	3.7357	1.41477
I participate in the bank’s physical activity initiatives every month.	3.0857	1.54031
Physical activity initiatives have helped me identify the right exercise and fitness program for my age, weight, profession, and lifestyle.	3.4357	1.42286
Physical activity is part of my routine for at least 30 minutes every day.	3.1036	1.42933
Physical activity has helped me improve in cardiovascular fitness, weight management, stress reduction, and overall well-being	3.5107	1.37823
Average	3.37	1.44
Nutritional Education (Webinars, Seminars, Talks, Workshop)		
Nutritional education initiatives are part of the bank’s workplace wellness program.	3.3536	1.34936
I participate in the bank’s nutritional education activities or programs or workshops or seminars.	3.1393	1.40093
Nutritional education makes me knowledgeable in balanced diets, portion control, and the role of nutrients in overall health.	3.7857	1.17492
Nutritional education encourages me to increase consumption of fruits, vegetables, whole grains, and lean proteins, as well as reduced intake of processed foods, sugary beverages, and unhealthy snacks.	3.8893	1.08024
Nutritional Education has helped me reach my goals of weight loss or energy levels, or overall well-being.	3.4107	1.24112
Average	3.52	1.25

Global mean	3.45	1.34
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Source: (Primary data, 2024)

Physical Wellness Interventions

For physical wellness interventions, the overall mean was 3.45 with a standard deviation of 1.34. This indicates that while banks have physical wellness programs, staff perceptions of their relevance are somewhat skeptical or unsatisfactory, resulting in a general sense of uncertainty. The standard deviation suggests a wide range of opinions among staff regarding the effectiveness of these physical wellness interventions.

Physical Activity

This included Gym memberships, Fitness Clubs/Sessions, Game rooms, Dance and it revealed a mean of 3.37 and standard deviation of 1.44. This revealed that there was uncertainty surrounding the physical activities in the banks. Additionally, the standard deviation was quite high, indicating a high divergence in opinions on the state of physical activities in the bank. The highest mean was obtained on “Physical activity initiatives are part of the bank’s workplace wellness program” (Mean=3.7357, SD=1.41477). The lowest mean was obtained on “I participate in the bank’s physical activity initiatives every month” (Mean=3.0857, SD=1.54031).

Nutritional Education

Nutritional education was explored in terms of Webinars, Seminars, Talks, Workshop and results revealed an overall mean of 3.52 and standard deviation of 1.25. This means that there was a good state of nutritional education in the banks, however, with staff having highly divergent opinions on the same. The highest means was obtained on, “Nutritional education encourages me to increase consumption of fruits, vegetables, whole grains, and lean proteins, as well as reduced intake of processed foods, sugary beverages and unhealthy snacks” (mean=3.8893; SD=1.08024). The lowest mean was obtained on “I participate in the bank’s nutritional education activities or programs or workshops or seminars.” (Mean=3.1393, SD=1.40093).

4.4.2 Mental Wellness Interventions

This section shows the descriptive results on mental wellness interventions. The results are presented in table 4.4 below;

Table 4.4: Mental Wellness Interventions

Employee Assistance Programs (EAPs) (Counselling, Family Support programs, Financial Counseling, Rehabilitation)	Mean	Std. Deviation
Employee Assistance Programming initiatives are part of the bank's workplace wellness program.	3.6750	1.22024
I participate in the bank's Employee Assistance Programming initiatives every month	3.3821	1.30633
Employee Assistance Programming initiatives have enhanced my knowledge of emotional and mental coping strategies.	3.7393	1.14843
Employee Assistance Programming has supported me to overcome life's personal and professional challenges.	3.5143	1.26710
Employee Assistance Programming has helped me in achieving improved mental health, or resolving work related issues, or overcome substance addiction, or overall wellbeing.	3.5500	1.25766
Average	3.57	1.24
Mental Health Education (Webinars, Seminars, Talks, Workshop)		
Mental health education initiatives are part of the bank's workplace wellness program.	3.6786	.99293
I participate in the bank's mental health education activities or programs or workshops, or seminars.	3.5143	1.05400
Mental health education makes me understand triggers and coping mechanisms for overall health.	3.6179	.98394
Mental health education has improved happiness, self-love, and relationships with others.	3.6214	1.00513
Mental health education has helped me reach my goals of stress management, or emotional regulation, or improved self-esteem, improved sleep, or overall well-being.	3.5179	.98358

Average	3.59	1.00
Global mean	3.58	1.12

Source: Primary Data (2024)

Mental Wellness Interventions

Table 4.4 presents the evaluation of mental wellness interventions, including Employee Assistance Programs (EAPs) and mental health education, which resulted in an overall mean score of 3.58 and a standard deviation of 1.12. This indicates that the banks generally provide effective mental wellness interventions. However, the high standard deviation suggests significant variability in employee perceptions of the importance of these interventions, reflecting diverse opinions among the staff.

Employee Assistance Programs (EAPs)

Employee Assistance Programs (EAPs) in terms of Counselling, Family Support programs, Financial Counseling, Rehabilitation revealed a mean of 3.57 and standard deviation of 1.24. This reveals that there were satisfactory EAPs in the banks. However, the large standard deviation reveals a high level of divergence in the opinions on EAPs in the banks. The highest mean was obtained on “Employee Assistance Programming initiatives have enhanced my knowledge on emotional and mental coping strategies.” (Mean=3.7393; SD=1.14843). The lowest mean was obtained on “I participate in the bank’s Employee Assistance Programming initiatives every month” (Mean=3.3821;SD=1.30633). In both cases, the high standard deviation shows a high level of divergence in opinions on EAPs in the banks.

Mental Health Education

Mental health education was explored in terms of Webinars, Seminars, Talks, Workshop where a mean of 3.59 and standard deviation of 1.00. This reveals that there was a good state of mental education in the banks as viewed by the staff. The standard deviation was still high, hence divergence opinions on the same. The highest mean was obtained on “Mental health education initiatives are part of the bank’s workplace wellness program” (Mean=3.6786; SD=.99293). The lowest mean was obtained on “I participate in the bank’s mental health education activities or programs or workshops, or seminars.” (Mean=3.5143, SD=1.05400). These results also tell that there was a high divergence in opinions on these parameters.

4.4.3 Social Wellness Interventions

This section shows the descriptive results on Social Wellness Interventions. The results are presented in Table 4.5 below;

Table 4.5: Social Wellness Interventions

Team Building (Offsite Team Bonding, Skill Building Workshops, Onsite Team Activities)	Mean	Std. Deviation
Team building initiatives are part of the bank’s workplace wellness program.	3.8893	1.00815
I participate in the bank’s team building initiatives every month.	3.2821	1.19843
Team Building initiatives have improved my skills in communication, conflict resolution, or collaboration, or trust levels with my colleagues.	3.6643	1.07170
Team building has helped strengthen relationships with colleagues or I make friends at work.	3.7786	1.07141
Team building has helped me cope with work-related stress, improve work satisfaction, and overall well-being.	3.7143	1.09601
Average	3.67	1.09
Flexi-work Arrangement (Work from home, Work life balance programs, Flexi-leave, Job sharing)		
Flexi-work initiatives are part of the bank’s workplace wellness program.	3.3429	1.09264
I participate in the bank’s flexi-work programs, activities, or initiatives.	3.2071	1.16395
Flexi work has improved my time management, or creativity, or collaboration, or technology proficiency.	3.2679	1.09235
Flexi work initiatives help me achieve work life balance/integration.	3.2500	1.10797

Flexi-work has met my personal needs and preferences for productivity and overall well-being.	3.2750	1.09385
Average	3.27	1.11
Global mean	3.47	1.10

Source: Primary Data (2024)

Social Wellness interventions

From table 4.5 above, social wellness interventions were explored in terms of team building and flexi-work arrangement where an overall mean of 3.47 and standard deviation of 1.10. This reveals that there were social wellness interventions but seen their significance to bank staff is viewed with skepticism as the mean revealed uncertainty. Also, there was a high standard deviation pointing to divergence in opinions on the state of social wellness interventions in the banks.

Team Building

Team Building was explored in terms of offsite team bonding, skill building workshops, onsite team activities and the results revealed a mean of 3.67 and standard deviation of 1.09. This reveals that there was a generally good perception on team building state in the banks much as the opinions were divergent given the high standard deviation. The highest mean was obtained on “Team building initiatives are part of the bank’s workplace wellness program.” (Mean=3.8893, SD=1.00815), while the lowest standard deviation was obtained on “I participate in the bank’s team building initiatives every month.” (Mean= 3.2821, SD=1.19843). This shows that the opinions on team building were mixed given the high standard deviations.

Flexi-work Arrangement

Flexi-work arrangement was explored in terms of Work from home, Work life balance programs, Flexi-leave, Job sharing, and an overall mean was 3.27 and the standard deviation was 1.11. This shows that there were flexi work arrangements but there were highly divergent opinions on the same. In the same way, the highest mean was obtained on “Flexi-work initiatives are part of the bank’s workplace wellness program.” (Mean=3.3429, SD=1.09264). The lowest mean was obtained on “I participate in the bank’s flexi-work programs, activities, or initiatives.” (Mean=3.2071; SD=1.16395). This means that flexi work arrangements generally had a problem.

4.4.4 Employee Productivity

This section shows the descriptive results on employee productivity. The results are presented in Table 4.6 below;

Table 4.6: Employee Productivity

Job Satisfaction	Mean	Std. Deviation
I am satisfied by the role I have at the bank.	3.2857	1.11866
I am satisfied with the level of autonomy and decision-making authority I have in my job.	3.2250	1.05549
I am satisfied with my manager's/supervisor's/bank's support to achieve my targets.	3.6500	.89942
Average	3.39	1.02
Job Motivation		
I am motivated to perform at my best in my job.	3.4857	1.02293
I feel energized and engaged when working on tasks.	3.5893	.94616
I am committed to achieving the goals and objectives of my job.	4.0500	.91444
Average	3.71	0.96
Global mean	3.55	0.99

Source: Primary Data (2024)

Employee Productivity

The study explored employee productivity in terms of job satisfaction and job motivation and responses revealed an overall mean of 3.55 and standard deviation of 0.99. This means that there was a good level of employee productivity but still with some deviance hence sharply contrasting opinions.

Job Satisfaction

Job satisfaction was explored, and the results revealed a mean of 3.39 and a standard deviation of 1.02. This shows that there were gaps in job satisfaction, and this was however associated with a large standard deviation, hence a large divergence in opinions. The highest mean was obtained on "I am satisfied by my manager's/supervisor's/bank's support to achieve my targets." (Mean=3.6500, SD=.89942). The lowest mean was obtained on "I am satisfied with the level of

autonomy and decision-making authority I have in my job.” (Mean=3.2250, SD=1.05549). These results confirm the gaps in job satisfaction.

Job Motivation

Job motivation was explored, and the overall mean was 3.71 and standard deviation of 0.96. This means that there was a good level of motivation among the bankers. However, the high standard deviation reveals divergences in opinions. The highest score was obtained on “I am committed to achieving the goals and objectives of my job.” (Mean=4.0500, SD= .91444). The lowest score was obtained on “I am motivated to perform at my best in my job.” (Mean=3.4857, SD=1.02293). As such, there was generally a good level of motivation but with a high divergence in opinions.

4.5 Inferential Statistics

The study sought to investigate how workplace wellness programs (WWPs) influenced employee productivity in listed commercial banks in Kampala, Uganda. To determine the relationships between the study variables and the extent of their impact, correlation and regression analyses were conducted. Before performing these analyses, key statistical assumptions were tested to ensure the validity and reliability of the results. These assumptions included normality, homogeneity of variances, linearity, and independence. A summary of the statistical assumptions tested and their results is presented in Table 4.7.

Table 4.7: Statistical Assumptions Test Results

Assumption	Test Conducted	Result	Conclusion
Normality	Symmetry of data distribution	Data exhibited a normal distribution	Assumption of normality met
Homogeneity of Variances	Levene's Test for Equality of Variances	Variance across multiple groups was equal	Assumption of homogeneity met
Linearity	Scatterplot of dependent vs. independent variable	Data showed a linear relationship	Assumption of linearity met
Independence	Differences in means between two groups	No dependence between samples	Assumption of independence met

Source: (Researcher, 2024)

Details of these test results are provided in Appendix VIII, which includes Estimated Distribution Parameters, Independent-Samples Proportions Group Statistics, and Scatter Plot visualizations.

The statistical assumptions were satisfied, confirming that the data was suitable for inferential analyses, including correlation and regression. These results validated the analytical approach, ensuring that the relationships between workplace wellness programs (WWPs) and employee productivity were assessed rigorously. Adherence to these assumptions enhances the reliability and credibility of the study's findings, supporting robust conclusions about the impact of WWPs.

4.5.1 Correlation Analysis

The correlation or correlation coefficient is a commonly used index that determines the strength of the linear association between two sets of scores. Correlation analysis is key in determining prevalence and relationships among variables, and to forecast events from current data and knowledge (Curtis, Comiskey, & Dempsey, 2016). This study employed the use of Pearson's correlation coefficient to assess the strength and direction of the linear association between two continuous variables as from initial checks for normality, the data appeared to suggest that independent and dependent variables follow a normal distribution or indicate very mild violations of the normality assumption. Pearson's correlation is most appropriate in these circumstances. Using correlational analysis, the study sought to find out how different components of WWPs as independent variables related to employee productivity as the dependent variable and to what extent as presented in Table 4.8 below;

Table 4.8: Correlation of independent and dependent variables

Correlations				
	1	2	3	4
Employee productivity (1)	1			
Physical wellness interventions (2)	.484**	1		
Mental wellness interventions (3)	.396**	.646**	1	
Social wellness interventions (4)	.504**	.548**	.712**	1
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: Primary Data (2024)

4.5.1.1 Influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda

The first objective explored the influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.

Direction: The results revealed a positive association between physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. This means that as physical wellness interventions increase or improve, there is a likelihood that employee productivity at listed commercial banks in Kampala, Uganda will increase or improve.

Strength: Physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda revealed a correlation coefficient of 0.484^{**}. This reveals that physical wellness interventions are moderately correlated with employee productivity at listed commercial banks in Kampala, Uganda.

Significance: There is a significant association between physical wellness interventions and employee productivity at listed commercial banks in Kampala, Uganda, where $p < 0.01$, hence confidence interval of 99%.

4.5.1.2 Influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda

The second objective explored the influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.

Direction: The results revealed a positive association between mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. This means that as mental wellness interventions increase or improve, there is a likelihood that employee productivity at listed commercial banks in Kampala, Uganda will increase or improve.

Strength: Mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda revealed a correlation coefficient of 0.396^{**}. This reveals mental wellness interventions as moderately correlated with employee productivity at listed commercial banks in Kampala, Uganda.

Significance: There is a significant association between mental wellness interventions and employee productivity at listed commercial banks in Kampala, Uganda, where $p < 0.01$, hence confidence interval of 99%.

4.5.1.3 Influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda

The third objective explored the influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.

Direction: The results revealed a positive association between social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. This means that as social wellness interventions increase or improve, there is a likelihood that employee productivity at listed commercial banks in Kampala, Uganda will increase or improve.

Strength: Social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda revealed a correlation coefficient of 0.504^{**}. This reveals social wellness interventions as strongly correlated with employee productivity at listed commercial banks in Kampala, Uganda.

Significance: There is a significant association between social wellness interventions and employee productivity at listed commercial banks in Kampala, Uganda, where $p < 0.01$, hence confidence interval of 99%.

4.5.2 Regression Analysis

In this study, physical, mental, and social wellness interventions were the independent variables and employee productivity was the dependent variable in the regression model. The multiple regression analysis model, $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$, was used to analyze the relationship between the predictors (independent variables) and the dependent variable (employee productivity).

The results of the multiple regression model are presented in Table 4.9 as below;

Table 4.9: Multiple Regression Analysis on Social Wellness Interventions, Physical Wellness Interventions, Mental Wellness Interventions and Employee Productivity

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.565 ^a	.319	.312	.62714	.319	43.112	3	276	.000
a. Predictors: (Constant), Social Wellness Interventions, Physical Wellness Interventions, Mental Wellness Interventions									
ANOVA^a									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	50.868	3	16.956	43.112	.000 ^b			
	Residual	108.552	276	.393					
	Total	159.421	279						
A. Dependent Variable: Employee productivity									
B. Predictors: (Constant), Social Wellness Interventions, Physical Wellness Interventions, Mental Wellness Interventions									
Coefficients^a									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	1.692	.173		9.755	.000			
	Physical Wellness Interventions	.271	.054	.332	5.039	.000	.484	.290	.250
	Mental Wellness Interventions	-.079	.065	-.096	-1.218	.224	.396	-.073	-.060

Social Wellness Interventions	.348	.064	.390	5.433	.000	.504	.311	.270
A. Dependent Variable: Employee Productivity								

Source: (Primary Data, 2024)

Model Summary

From table 4.8 above, the model summary shows Adjusted R Square as .312 and Sig. F Change as .000^b. This means that all the predictors combined, that is Social Wellness Interventions, Physical Wellness Interventions, and Mental Wellness Interventions predict significantly 31.2 % of the variance in employee productivity in the listed commercial banks in Kampala (Adjusted R Square=.312; p< 0.001). This means that whereas the selected variables predict 31.2 %, the other variables not studied predict up to 68.8%.

ANOVA^a

From table 4.8 above, F is 43.112 at a significance level of .000^b; Mean Square=16.956. This means the model fits the relationship. The factors studies are thus meaningful enough to explain the hypotheses.

Coefficients^a

From table 4.8 above, the Standardized Coefficients Physical Wellness Interventions (Beta=.332, p<0.01), is a significant predictor of employee productivity. Mental Wellness Interventions (Beta=-.096, p>0.01) is a significant predictor of employee productivity. Social Wellness Interventions (Beta=.390, p<0.01) is a significant predictor of employee productivity.

The results mean that a unit in Physical Wellness Interventions will lead to a 0.332 change in employee productivity among listed banks in Kampala.

The results mean that a unit in Mental Wellness Interventions will lead to a -0.096 change in employee productivity among listed banks in Kampala.

The results mean that a unit in Social Wellness Interventions will lead to a 0.390 change in employee productivity among listed banks in Kampala.

Overall, social wellness interventions are the greatest predictors of employee productivity, followed by physical wellness interventions and lastly, mental wellness interventions.

Therefore the multiple regression model is given as below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 1.692 + 0.332X_1 - 0.096 X_2 + 0.390X_3 + 0.173$$

Where:

Y-Employee Productivity

β_0 -Constant i.e. Uptake of WWPs

β_1 – Standardized Coefficient of Physical Wellness Interventions (X_1)

β_2 - Standardize Coefficient of Mental Wellness Interventions (X_2)

β_3 – Standardized Coefficient of Social Wellness Interventions (X_3)

e-Stochastic term (error)

CHAPTER FIVE: DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter of the research focuses on the summary, discussion and conclusions drawn from the findings. The chapter was presented in line with the objectives of the research. Furthermore, the study presents recommendations on further studies on this topic to help fill in the gaps left out as a result of the scope limitations of this study.

5.2 Summary of Findings

The study sought to determine the influence of workplace wellness programs on employee productivity at listed commercial banks in Kampala, Uganda. The research employed descriptive cross sectional survey design with a sample size of 337 out of a population of 2159 drawn from 5 listed commercial banks in Uganda (Appendix V). The study outcomes were categorized into three sets namely; the demographic, descriptive and inferential statistics.

The response rate was 83 percent, which was high and adequate for the study compared to the rule of the thumb of 70 percent adequacy level. There was a nearly equal gender distribution with males comprising 55.4% of the participants, and females 44.6%. The majority of bank employees are middle aged staff with 74% of the respondents falling into the age bracket of 26-40 years. 72.1% of the respondents hold at least a first degree, implying that banks employ qualified personnel.

The study aimed to establish the influence of physical wellness interventions on employee productivity at listed commercial banks in Uganda. There was a moderate positive correlation ($r=0.484$) between physical wellness interventions and employee productivity. Regression analysis showed that physical wellness interventions ($\text{Beta}=0.332$, $p<0.01$) is a significant predictor of employee productivity at 99% confidence interval.

The study assessed the influence of mental wellness interventions on employee productivity at listed commercial banks in Uganda. There was a moderate positive correlation ($r=0.396$) between mental wellness interventions and employee productivity. In regression analysis, mental wellness interventions ($\text{Beta}= -0.096$, $p>0.01$) is a significant and negative predictor of employee productivity at 99% confidence interval.

The study sought to determine the influence of social wellness interventions on employee productivity at listed commercial banks in Uganda. There was a strong positive correlation ($r=0.504$) between social wellness interventions and employee productivity. Regression analysis reveals that social wellness interventions ($\text{Beta}=0.390$, $p<0.01$) is a significant predictor of employee productivity at 99% confidence interval.

Collectively, physical wellness interventions, mental wellness interventions, and social wellness interventions predict significantly 31.2% of the variance in employee productivity in the listed commercial banks in Kampala, Uganda ($\text{Adjusted R Square}=0.312$; $p<0.001$).

5.3 Discussion of Findings

This chapter presents the discussion of findings to answer the respective objectives. The purpose of this study was to determine the influence of workplace wellness programs on employee productivity at listed commercial banks in Kampala, Uganda. Model summary results established that physical wellness interventions, mental wellness interventions, and social wellness interventions predict 31.2% improvement in employee productivity at listed commercial banks in Kampala, Uganda.

5.3.1 Influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda

The first objective investigated the influence of physical wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. The correlation coefficient ($r=0.484$) indicated a positive moderate relationship between physical wellness interventions and employee productivity. This suggests that enhancements in physical wellness interventions are likely to lead to an increase in employee productivity at listed commercial banks in Kampala, Uganda. From regression analysis, the beta coefficient ($\text{Beta}=0.332$, $p<0.01$) implied that for every one unit increase in physical wellness interventions, employee productivity increases by 0.332 units, assuming other variables remain constant. Therefore, this study revealed that physical wellness interventions serve as notable predictors of employee productivity within listed banks in Kampala, Uganda.

The findings align with the Biopsychosocial Theory, which underscores the interplay between physical, psychological, and social factors in influencing health and productivity. Physical wellness interventions, such as physical activity and nutritional education, address the biological dimension

of this theory by optimizing bodily function, reducing health risks, and fostering well-being. By improving employees' physical health, these interventions enhance their capacity to perform, aligning with Engel's (1980) proposition that physical well-being directly contributes to functional outcomes like productivity. Additionally, the results resonate with Self-Determination Theory (SDT), which emphasizes fulfilling psychological needs for autonomy, competence, and relatedness. Physical wellness interventions empower employees to take control of their health (autonomy), achieve fitness goals (competence), and engage in group activities like workplace fitness programs (relatedness). This alignment illustrates how physical wellness interventions not only address health but also foster intrinsic motivation, a key driver of productivity as posited by Deci and Ryan (1985).

Consistent with prior studies, these findings corroborate Kariuki et al. (2023), who identified a moderate significant relationship between health and safety and employee performance ($r = 0.408$) across 11 listed banks in Kenya. Although the present study focused on the physical activity and nutritional components of physical wellness interventions, it is comparable to results from Kariuki et al. (2023) which indicated that a unit increase in health and safety would lead to a significant 0.374 increase in employee performance.

Similarly, this study coincides with prior systematic reviews conducted by Grimani et al. (2019), Proper et al. (2019) and Lusa et al. (2020) which reported significant enhancements in employee work performance, workability, and productivity consequent to workplace interventions focusing on nutrition and physical activity. Furthermore, this study supports research by Rosenkranz et al. (2020) in government, Hene et al. (2021) in the financial sector and Tuwai et al. (2015) in Kenyan banks, who posited that employees exhibiting sedentary lifestyles marked by insufficient consumption of fruits and vegetables, inadequate physical activity, and obesity reported diminished levels of job satisfaction among employees. The above results connect well with previous studies by Ganu et al. (2017) and Pronk (2021) who demonstrated that employees who engaged in regular physical wellness interventions, such as exercise programs or ergonomic improvements, experienced a significant reduction in health-related absenteeism.

The current study diverges from the outcomes delineated in the systematic reviews conducted by Marin-Farrona et al. (2023) and Braun et al. (2022) which elucidated disparate and indeterminate findings regarding the influence of physical wellness initiatives on employee productivity.

Moreover, this research challenges the findings of Jones et al. (2019) who designed and implemented a comprehensive workplace wellness program targeting 5,000 employees within a prominent US corporation. Jones et al. (2019) reported a consistent augmentation in health screening rates; however, discernible causal effects on employee productivity were not identified even after a duration exceeding two years.

Despite the variability in outcomes and the influence of contextual factors such as organizational culture, resource allocation, and employee participation rates, this study reinforces the assertion that physical wellness interventions are beneficial for improving employee productivity within Uganda's banking sector. By affirming the positive impact of these interventions, the findings highlight the importance of tailoring strategies to address specific workplace needs, thereby underscoring the relevance of physical wellness initiatives as a key approach to enhancing employee productivity.

5.3.2 Influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.

The second objective sought to determine the influence of mental wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. The study results found a moderate positive correlation ($r=0.396$) between mental wellness interventions and employee productivity. This means that as mental wellness interventions increase or improve, there is a likelihood that employee productivity at listed commercial banks in Kampala, Uganda will increase or improve. In regression analysis, the study found that mental wellness interventions (Beta= -0.096, $p>0.01$) are a significant and negative predictor of employee productivity. This suggests that a unit in mental wellness interventions will lead to a decrease of 0.096 in employee productivity within listed banks in Kampala, Uganda. This unexpected finding demonstrates that despite a notable association between mental wellness interventions and employee productivity, mental wellness programs were found to be insignificant predictors of the alteration in employee productivity among listed banks in Kampala, Uganda.

These findings can be contextualized within the Biopsychosocial Theory, which emphasizes the interplay between psychological, biological, and social factors in determining health and productivity (Engel, 1980). Although mental wellness interventions aim to address psychological needs, factors such as organizational culture, employee participation rates, and implementation

fidelity may mediate their effectiveness. For instance, while counseling and mental health education initiatives may enhance psychological well-being, their impact on productivity may be limited if other organizational or social support structures are lacking. Additionally, the results resonate with the Self-Determination Theory (SDT), which posits that fulfilling psychological needs for autonomy, competence, and relatedness drives motivation and productivity (Deci & Ryan, 2008). The regression findings may suggest that the studied mental wellness interventions, such as Employee Assistance Programs (EAPs) and mental health education, were insufficient in addressing these needs effectively. For example, if the programs were not empowering employees to take control of their mental health (autonomy) or fostering meaningful connections (relatedness), their translation into measurable productivity gains could be compromised.

The correlation findings presented herein corroborate the assertions made by Tuwai et al. (2015) concerning Kenyan banks and Yan et al. (2020) regarding the Pakistani banking industry, indicating a notable correlation between mental wellness and employee productivity. Furthermore, this investigation is in concordance with a prior study conducted by Assaf (2022) in Jordan, which identified a substantial relationship between employees' job performance and mental well-being within international non-governmental organizations (NGOs) in Jordan.

However, the findings of this study diverge from those reported by Ngéno et al. (2020), which indicated a significant increase of 61.8% in employee performance attributed to counseling services within 43 banks in Kenya. Moreover, the results presented here are incongruent with the outcomes of research conducted in public and private banks in India by Kaur et al. (2023), which revealed that stress was associated with diminished job satisfaction, decreased productivity, and heightened absenteeism across all employee categories. This investigation also contradicts the assertions put forth by Deady et al. (2022) and Lehman et al. (2017), who argued that Employee Assistance Programs (EAPs) and mental health education facilitate employees in coping with stress, thereby fostering high employee retention, increased job satisfaction, and a reduced likelihood of illness-related absenteeism. Additionally, the present research disagrees with the conclusions drawn from a systematic review conducted by Oliveira et al. (2023), which found clear evidence linking poor mental health to lost productivity.

These arguments delineate the complexity and variability in the influence of mental wellness interventions on employee productivity. The study's findings underscore the need to tailor mental wellness programs to address the specific organizational context, ensuring they align with employees' psychological needs and the broader workplace environment. Integrating mental wellness initiatives with physical and social wellness dimensions may offer a more holistic approach to enhancing productivity in Uganda's banking sector.

5.3.3 Influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda.

The third objective explored the influence of social wellness interventions on employee productivity at listed commercial banks in Kampala, Uganda. The study found a strong positive correlation ($r=0.504$) between social wellness interventions and employee productivity. This means that as social wellness interventions increase or improve, there is a likelihood that employee productivity at listed commercial banks in Kampala, Uganda will increase or improve. Regression analysis results revealed that social wellness interventions ($\text{Beta}=0.390$, $p<0.01$) is a significant predictor of employee productivity. The results mean that a unit in social wellness interventions will lead to a 0.390 change in employee productivity among listed banks in Kampala. It was also noted that social wellness interventions are the greatest predictors of employee productivity among listed banks in Kampala.

The correlation findings are consistent with those of Kariuki et al. (2023), who identified a robust and statistically significant relationship between social connections and employee performance ($r = 0.509$, $p\text{-value}=0.000$) across 11 listed banks in Kenya. Similarly, these results align with the findings of Suwal and Uprety (2023) in Nepalese banks who observed a moderate positive correlation between engagement in entertainment activities and employee productivity levels. Furthermore, the present study corroborates the findings of a prior investigation in Nigerian banks by Ogomegbunam (2023), which revealed a statistically significant correlation between flexible work structures and employee performance.

The outcomes of the present study are consistent with the research conducted by Waema and Bore (2024), who determined that the implementation of flexible working practices significantly impacts employee performance in state parastatals in Nairobi, Kenya ($\text{Beta}=0.387$, $p\text{ value}= 0.003$). Similarly, this study corresponds with the findings of Kariuki et al. (2023) in listed banks in Kenya,

where social connection was identified to have the most substantial effect on employee performance (Beta=0.462, $p < 0.00$). Furthermore, these results agree with those of Hafshah et al. (2022), who observed that remote work positively influences employee performance, motivation, and engagement in the Indonesian banking sector.

The outcomes of this study oppose the findings of comparable research within the Indian banking sector conducted by Prasetyaningtyas et al. (2021). While Prasetyaningtyas et al. (2021) demonstrated that work from home has a positive impact on employee productivity, they also revealed a negative effect on work-life balance, consequently impacting job satisfaction.

From a theoretical perspective, the results align with the Biopsychosocial (BPS) Theory, which underscores the interconnected roles of biological, psychological, and social factors in influencing health and productivity. Social wellness interventions, such as team-building activities and flexible work arrangements, enhance workplace relationships, cohesion, and work-life balance, thereby addressing the social dimension of this theory. This perspective aligns with Engel's (1977) proposition that social factors are integral to overall well-being and functional outcomes such as productivity. Additionally, the findings resonate with Self-Determination Theory (SDT), which posits that satisfying intrinsic psychological needs (autonomy, competence, and relatedness) drives motivation and productivity (Deci & Ryan, 1985). Social wellness interventions fulfill these needs by enabling employees to build meaningful connections (relatedness), exercise autonomy through flexible work options, and achieve team goals (competence). These interventions not only promote employee well-being but also foster intrinsic motivation, a key determinant of productivity.

In conclusion, social wellness interventions represent the most influential dimension of workplace wellness programs in enhancing employee productivity within Uganda's banking sector. This finding underscores the importance of tailoring social wellness initiatives to specific organizational contexts to optimize their impact on employee engagement, satisfaction, and overall productivity. By leveraging these interventions, organizations can foster cohesive, motivated, and high-performing teams, further advancing organizational success.

Overall, this study observed that social wellness interventions exert the most significant influence on employee productivity, followed by physical wellness interventions, and finally, mental wellness interventions. This multifaceted approach to employee well-being aligns with the perspective advanced by Stuart (2021), advocating that health outcomes are influenced by

biological, psychological, and social determinants. Furthermore, this alignment resonates with the Biopsychosocial (BPS) Theory proposed by Engel (1977), which underscores the interconnectedness of biological, psychological, and social factors in shaping both health and disease. Additionally, these findings align with prior research conducted by Msuya et al. (2022) in the Tanzanian banking industry and Mungania et al. (2016) in the Kenyan banking sector, both of which concluded that workplace wellness programs (WWPs) influence employee productivity and, consequently, organizational performance.

5.4 Conclusion

The study concludes that well-structured workplace wellness programs (WWPs) significantly influence employee productivity within Uganda's banking sector. Banks that implement comprehensive WWPs, integrating physical, mental, and social wellness interventions, are better positioned to foster a more engaged and productive workforce. Among the dimensions assessed, social wellness interventions, including team-building activities and flexible work arrangements, emerged as the most significant predictors of employee productivity. These were followed by physical wellness interventions such as fitness programs and nutritional education, and lastly, mental wellness interventions, including employee assistance programs and mental health education.

While all wellness dimensions contributed to employee productivity, the findings emphasized the critical role of social wellness interventions in enhancing workplace relationships, cohesion, and work-life balance. This highlights the importance of prioritizing these interventions in the design and implementation of WWPs. Additionally, the results underscored that the success of WWPs depends on their alignment with organizational goals, adequate resource allocation, and sustained employee engagement. Overall, the study provides evidence-based insights for the banking sector to adopt tailored WWPs that address diverse employee needs, ultimately improving productivity and organizational outcomes.

5.5 Recommendations

Bank Management

The study recommends that bank management should design WWPs that emphasize social wellbeing since it has been noted to be the greatest predictor of employee productivity. Such interventions should look at team building (offsite team bonding, skill building workshops, onsite

team activities) and flexi-work arrangements (work from home, work life balance programs, flexi-leave, job sharing).

Bank Staff

Bank personnel are urged to engage actively in all workplace wellness programs (WWPs) despite the associated costs to the banks, as these initiatives are intended to enhance individual productivity. With the provision of such programs by banks, employees are encouraged to increase their involvement, acknowledging the substantial impact of these programs on their personal well-being and productivity.

5.6 Implications of Research

The study suggests that workplace wellness programs (WWPs) represent pertinent interventions capable of enhancing employee productivity, provided that other variables remain unchanged. This inference arises from the substantial contribution of these interventions to predictive models, although they do not fully account for the entirety of productivity outcomes. Consequently, managers are advised to prioritize the implementation of WWPs while acknowledging the significance of additional factors beyond the scope of the current study. Therefore this study is anticipated to contribute immensely to policy makers, industry practitioners and scholars.

5.6.1 Contribution to Policy

The banking and financial services sector consistently pursues enhanced performance, a goal contingent upon the readiness of staff to deliver optimal outcomes. The collective performance of employees significantly influences organizational performance. Therefore, policy interventions aimed at enhancing staff productivity, including workplace wellness programs, are of paramount importance to both management and policy formulation within this industry.

5.6.2 Contribution to Industry Practitioners

This study advocates for the enhancement and institutionalization of workplace wellness programs, based on their demonstrated capacity to positively impact productivity, as evidenced by the findings from the current study encompassing DFCU, Baroda, Stanbic, Equity, and KCB Banks. Consequently, it is incumbent upon practitioners to seek tailored wellness interventions capable of fostering employee well-being, with the overarching goal of achieving enhanced productivity within banking institutions.

5.6.3 Contribution to Scholars

Other researchers now possess recent studies upon which they construct their arguments either in favor of or against employee wellness programs. The present study contributes a resolute perspective advocating for the implementation of workplace wellness programs (WWPs), a viewpoint that has garnered support from numerous previous scholars, despite the presence of dissenting opinions.

5.7 Suggestions for Further Studies

Based on the conclusions and implications drawn from the aforementioned study, several areas warrant further exploration. The study recommends further research on the significance of social wellness interventions in the workplace and the optimal modalities for delivering these WWPs to achieve optimal outcomes. This inquiry arises from the varying emphasis placed on different interventions by different banks, highlighting the necessity of identifying the most effective approaches. Additionally, there is a need to conduct further investigation into whether staff characteristics influence the efficacy of WWPs within the banking industry. This inquiry is motivated by the diverse interests and individual solutions to unique problems among employees, as evidenced by the substantial deviations observed in the current study. This study also urges future researchers to examine whether the nature of business operations and specific job tasks undertaken by employees influence the effectiveness of WWPs. This consideration stems from the varying levels of concentration required for different job tasks, necessitating tailored programs to address their respective needs, such as distinguishing between frontline and back-office tasks. Furthermore, this study also recommends the identification of factors conducive to the successful implementation of WWPs aimed at enhancing employee wellness and productivity.

5.8 Limitations of the Study

This study relied solely on statistical data, lacking descriptive narratives that could provide deeper insights into the processes and reasons behind participant responses. Additionally, it focused exclusively on listed banks, where structured and regulated working conditions may differ from smaller institutions, limiting the generalizability of the findings. The correlational design further constrained the ability to capture longitudinal trends and changes in workplace wellness programs (WWPs) and employee productivity over time.

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APPENDICES

APPENDIX I: LETTER OF INTRODUCTION

Ole Sangale Rd, Madaraka Estate,
P.O. Box 59857 00200, Nairobi, Kenya.
Cell: +254 703 414/6/7, Twitter: @S5SKenya
Email: info@sbs.ac.ke or visit www.sbs.strathmore.edu



Tuesday, March 12, 2024

To Whom It May Concern,

RE: FACILITATION OF RESEARCH – KIVILA, STELLA KAMUU

This is to introduce Kivila, Stella Kamuu who is a Master of Business Administration (MBA) Student at Strathmore University Business School, admission number MBA/148339/22. As part of our MBA Programme, Stella is expected to do applied research and undertake a project. This is in partial fulfilment of the requirements of the MBA course. To this effect, she would like to request appropriate data from your organization.

Stella is undertaking a research paper on *“Influence of Workplace Wellness Programs on Employee Productivity at Listed Commercial Banks in Kampala, Uganda.”* The information obtained shall be treated confidentially and shall be used for academic purposes only.

Our MBA Programme 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,

A handwritten signature in black ink, appearing to be "Alois Njenga".

Alois Njenga,
Manager – Graduate Programmes,
Strathmore University Business School.

Association of African
Business Schools



Strathmore Business School is a Proud member of:



APPENDIX II: CONSENT FORM

Researcher's Statement

Introduction: My name is Stella Kivila, currently pursuing an MBA at Strathmore University. As part of the program's requirements, I am conducting a research study titled “The Influence of Workplace Wellness Programs on Employee Productivity at Listed Commercial Banks in Uganda.” You have been chosen through random sampling to participate in this study, and I extend an invitation to you to be part of it.

Broad Objective: To determine the Influence of Workplace Wellness Programs on Employee Productivity in the Banking Sector.

Voluntariness of Participation: Your involvement in this study is entirely voluntary, and if you decide to withdraw at any point, you have the liberty to do so.

Procedure: If you opt to participate, you will be asked questions about the Workplace Wellness Programs provided by your bank.

Confidentiality: Your involvement in this study will be treated with the utmost confidentiality, and your actual name will not be disclosed in the research. Consequently, the data gathered from the questionnaire you complete will be safeguarded through measures such as assigning code numbers to conceal identity and restricting access to the information to a limited number of individuals.

Benefits: Direct benefits to you from participating in the study may not be evident. However, there are indirect benefits, such as addressing any questions you might have. Additionally, the study will offer recommendations derived from its findings on ways to enhance wellness initiatives for a more significant impact.

Risks: Engaging in this study carries no risks or liabilities for you. Furthermore, the study findings will not be utilized for any financial gains.

Right to Withdrawal: If you choose to discontinue your participation in the study at any stage, there will be no discriminatory treatment towards you.

Participant Statement: I have comprehensively understood the details of the specified research study in a language that is clear to me. I am also aware of the various ways in which the research

can be advantageous. The ethical considerations regarding anonymity, confidentiality, privacy, and voluntary participation have been elucidated to me. Therefore, of my own volition and without any form of coercion, I provide my consent to participate in the study, as indicated by my signature below.

Participant

Signature..... Date.....

Researcher

Signature..... Date.....

In case of further inquiry or clarification, please reach out to the:

a) Research Lead

Stella Kivila

Mobile: +256 774 004 448

Email: skivila@gmail.com

b) SU-ISERC (Independent Body)

The Secretary

Strathmore University Institutional Ethics Review Board

P. O. Box 59857-00200, Nairobi, Kenya.

Email ethicsreview@strathmore.edu

Telephone: +254 703 034 375

APPENDIX III: QUESTIONNAIRE FOR BANK EMPLOYEES

This questionnaire is categorized into 3 sections. The demographic questions about the participants will be covered in section A. Section B and C will collect data on the study variables.

Note: Data privacy and confidentiality of the responses provided will be upheld. Please don't include your name and personal details.

SECTION A: DEMOGRAPHIC INFORMATION

Instruction: Kindly tick (√) only 1 option

1) Kindly indicate your gender.

- Male []
- Female []

2) Kindly indicate your age bracket.

- 18 - 25 years []
- 26 - 40 years []
- 41- 50 years []
- Above 50 years []

3) Kindly indicate your marital status

- Married []
- Single []
- Divorced []
- Widowed []

4) Kindly indicate your highest level of education.

- Diploma/ Professional Certificate []
- Bachelor's Degree []
- Master's Degree []
- PhD []

5) Kindly indicate the duration for which you have worked at the bank.

- 1 - 3 years []
- 4- 6 years []
- 7 - 9 years []
- Above 10 years []

SECTION B: WORKPLACE WELLNESS PROGRAMS (WWPs)

This section is concerned with types of Wellness Interventions run by the Bank.

Instruction: Kindly indicate the extent to which you agree and disagree with the following statements. Tick (√) in the appropriate box using the scale provided.

1= Strongly Disagree (**SD**),

2= Disagree (**D**),

3= Not Sure (**NS**),

4= Agree (**A**)

5= Strongly Agree (**SA**)

No	PHYSICAL WELLNESS INTERVENTIONS	SD [1]	D [2]	SD [3]	A [4]	SA [5]
	Physical Activity (Gym memberships, Fitness Clubs/Sessions, Game rooms, Dance)					
6)	Physical activity initiatives are part of the bank’s workplace wellness program.					
7)	I participate in the bank’s physical activity initiatives every month.					
8)	Physical activity initiatives have helped me identify the right exercise and fitness program for my age, weight, profession, and lifestyle.					

9)	Physical activity is part of my routine for at least 30 minutes every day.					
10)	Physical activity has helped me improve in cardiovascular fitness, weight management, stress reduction, and overall well-being.					
<p>Nutritional Education (Webinars, Seminars, Talks, Workshop)</p>						
11)	Nutritional education initiatives are part of the bank's workplace wellness program.					
12)	I participate in the bank's nutritional education activities or programs or workshops or seminars.					
13)	Nutritional education makes me knowledgeable in balanced diets, portion control, and the role of nutrients in overall health.					
14)	Nutritional education encourages me to increase consumption of fruits, vegetables, whole grains, and lean proteins, as well as reduced intake of processed foods, sugary beverages, and unhealthy snacks.					
15)	Nutritional Education has helped me reach my goals of weight loss or energy levels, or overall well-being.					

Instruction: Kindly indicate the extent to which you agree and disagree with the following statements. Tick (√) in the appropriate box using the scale provided.

1= Strongly Disagree (**SD**),

2= Disagree (**D**),

3= Not Sure (**NS**),

4= Agree (**A**)

5= Strongly Agree (**SA**)

No	MENTAL WELLNESS INTERVENTIONS	SD	D	SD	A	SA
		[1]	[2]	[3]	[4]	[5]
	Employee Assistance Programs (EAPs) (Counselling, Family Support programs, Financial Counseling, Rehabilitation)					
16)	EAP initiatives are part of the bank’s workplace wellness program.					
17)	I participate in the bank’s EAP initiatives every month.					
18)	EAP initiatives have enhanced my knowledge on emotional and mental coping strategies.					
19)	EAP has supported me to overcome life’s personal and professional challenges.					
20)	EAP has helped me in achieving improved mental health, or resolving work related issues, or overcome substance addiction, or overall wellbeing.					
	Mental Health Education (Webinars, Seminars, Talks, Workshop)					
21)	Mental health education initiatives are part of the bank’s workplace wellness program.					

22)	I participate in the bank's mental health education activities or programs or workshops, or seminars.					
23)	Mental health education makes me understand triggers and coping mechanisms for overall health.					
24)	Mental health education has improved happiness, self-love, and relationships with others.					
25)	Mental health education has helped me reach my goals of stress management, or emotional regulation, or improved self-esteem, improved sleep, or overall well-being.					

Instruction: Kindly indicate the extent to which you agree and disagree with the following statements. Tick (√) in the appropriate box using the scale provided.

1= Strongly Disagree (**SD**),

2= Disagree (**D**),

3= Not Sure (**NS**),

4= Agree (**A**)

5= Strongly Agree (**SA**)

No	SOCIAL WELLNESS INTERVENTIONS	SD [1]	D [2]	SD [3]	A [4]	SA [5]
	Team Building (Offsite Team Bonding, Skill Building Workshops, Onsite Team Activities)					
26)	Team building initiatives are part of the bank's workplace wellness program.					
27)	I participate in the bank's team building initiatives every month.					

28)	Team Building initiatives have improved my skills in communication, or conflict resolution, or collaboration, or trust levels with my colleagues.					
29)	Team building has helped strengthen relationships with colleagues or me make friends at work.					
30)	Team building has helped me cope with work-related stress, improve work satisfaction, and overall well-being.					
<p>Flexi-work Arrangement (Work from home, Work life balance programs, Flexi-leave, Job sharing)</p>						
31)	Flexi-work initiatives are part of the bank's workplace wellness program.					
32)	I participate in the bank's flexi-work programs, activities, or initiatives.					
33)	Flexi work has improved my time management, or creativity, or collaboration, or technology proficiency.					
34)	Flexi work initiatives helps me achieve work life balance/integration.					
35)	Flexi-work has met my personal needs and preferences for productivity and overall well-being.					

SECTION C: EMPLOYEE PRODUCTIVITY

This section is concerned with employee productivity in the Bank.

Instruction: Kindly indicate the extent to which you agree and disagree with the following statements. Tick (√) in the appropriate box using the scale provided.

1= Strongly Disagree (**SD**),

2= Disagree (**D**),

3= Not Sure (**NS**),

4= Agree (**A**)

5= Strongly Agree (**SA**)

No.	EMPLOYEE PRODUCTIVITY	SD [1]	D [2]	SD [3]	A [4]	SA [5]
	Job Satisfaction					
36)	I am satisfied by the role I have at the bank.					
37)	I am satisfied are you with the level of autonomy and decision-making authority I have in my job.					
38)	I am satisfied by my manager's/supervisor's/bank's support to achieve my targets.					
	Job Motivation					
39)	I am motivated to perform at my best in my job.					
40)	I feel energized and engaged when working on tasks.					
41)	I am committed to achieving the goals and objectives of my job.					

THANK YOU

APPENDIX IV: LICENSED SUPERVISED COMMERCIAL BANKS IN UGANDA

- 1) ABC Capital Bank Uganda Limited
- 2) Absa Bank Uganda Limited
- 3) Afriland First Bank Uganda Limited
- 4) Bank of Africa Uganda Limited
- 5) Bank of Baroda Uganda Limited
- 6) Bank of India Uganda Limited
- 7) Cairo International Bank limited
- 8) Centenary Rural Development Bank Limited
- 9) Citibank Uganda Limited
- 10) DFCU Bank Limited
- 11) Diamond Trust Bank Uganda Limited
- 12) Ecobank Uganda Limited
- 13) Equity Bank Uganda Limited
- 14) Exim Bank Uganda Limited
- 15) Finance Trust Bank Uganda
- 16) Guaranty Trust Bank Uganda Limited
- 17) Housing Finance Bank
- 18) KCB Uganda Limited
- 19) NCBA Bank Uganda Limited
- 20) Opportunity Bank Uganda Limited
- 21) Orient Bank Limited

- 22) Stanbic Bank Uganda Limited
- 23) Standard Chartered Bank Uganda Limited
- 24) Tropical Bank Limited
- 25) United Bank for Africa Uganda Limited

Source: (Bank of Uganda, 2023)

APPENDIX V: LISTED COMMERCIAL BANKS IN UGANDA

No.	Listed Commercial Bank	Counter	International Securities Identification Number (ISIN)
1)	Bank of Baroda Uganda	BOBU	UG0000000055
2)	Development Finance Company of Uganda Ltd	DFCU	UG0000000147
3)	Equity Bank Limited	EBL	KE0000000554
4)	KCB Bank	KCB	KE0000000315
5)	Stanbic Uganda Holdings Limited	SBU	UG0000000386

Source: (USE, 2024)

APPENDIX VI: ETHICAL APPROVAL



29th April 2024

Ms Stella Kivila
stella.kivila@strathmore.edu

Dear Ms Kivila,

RE: Influence of Workplace Wellness Programs on Employee Productivity at Listed Commercial Banks in Kampala, Uganda

This is to inform you that SU-ISERC has reviewed and **approved** your above **master's** research proposal. Your application reference number is **SU-ISERC2208/24**. The approval period is from **29th April 2024 to 28th April 2025**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consent, study instruments, and 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 before 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 VII: NACOSTI RESEARCH PERMIT

REPUBLIC OF KENYA
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Ref No: 717448
Date of Issue: 14/May/2024

RESEARCH LICENSE




This is to Certify that Ms.. Stella Kamuu Kivula 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: **Influence of Workplace Wellness Programs on Employee Productivity at Listed Commercial Banks in Kampala, Uganda. for the period ending : 14/May/2025.**

License No: NACOSTI/P/24/35361

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APPENDIX VIII: STATISTICAL ASSUMPTIONS TESTS

Estimated Distribution Parameters					
		Physical wellness interventions	Mental wellness interventions	Social wellness interventions	Employee productivity
Normal Distribution	Location	3.4450	3.5811	3.4671	3.5476
	Scale	.92812	.91821	.84713	.75591
The cases are unweighted.					
Independent-Samples Proportions Group Statistics					
	Employee Productivity	Successes	Trials	Proportion	Asymptotic Standard Error
Physical wellness interventions = 5.00	= 1.00	0	2	.000	.000
	= 2.00	0	4	.000	.000
Mental wellness interventions = 5.00	= 1.00	0	2	.000	.000
	= 2.00	0	4	.000	.000
Social wellness interventions = 5.00	= 1.00	0	2	.000	.000
	= 2.00	0	4	.000	.000

